Cycle Date: June-2014
Run Date: 09/08/2014
Interval: Annual

		Interval:	Annual
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Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A Parameters:

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Ir	formation						1
Return to cover		For Charter	N/A						
09/08/2014		Count of CU	118						
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria	Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group	N/A						
	D 0040	D 0044	0/ 01		0/ 01	D 0010	0/ 01		0/ 01
ACCETO	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Cng	Jun-2014	% Chg
ASSETS:	Amount	Amount 750 700 046	0.4	Amount	00.4	Amount	40.0	Amount	44.0
Cash & Equivalents	696,453,942	759,720,918		912,083,387	20.1	763,807,095		853,811,103	
TOTAL INVESTMENTS  Loans Held for Sale	2,579,439,079 17,111,730			3,035,406,833 120,604,377		2,946,742,615 55,482,481	-2.9 -54.0	3,009,419,984 40,428,709	
Loans neid for Sale	17,111,730	15,905,467	-7.1	120,004,377	030.4	55,462,461	-34.0	40,420,709	-21.1
Real Estate Loans	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,100,629,016	2.6
Unsecured Loans	579,186,014	617,977,964		651,200,953		699,302,630		698,498,104	
Other Loans	2.575.615.405	2.640.814.336		2,807,810,391	6.3			3,225,674,837	
TOTAL LOANS	6,043,953,241	6,132,586,673		6,309,124,198	2.9	, , ,	7.5	7,024,801,957	
(Allowance for Loan & Lease Losses)	(69,931,387)	(67,528,089)		(79,014,669)	17.0	(69,186,374)		(67,657,666)	
Land And Building	228,541,194			245,172,923		,		270,143,048	
Other Fixed Assets	35,261,445			34,587,634				40,986,647	
NCUSIF Deposit	79,704,815			89,334,962	7.2		4.5	92,542,182	
All Other Assets	146,676,104	169,039,177	15.2	206,409,127	22.1	239,317,253	15.9	239,730,190	0.2
TOTAL ASSETS	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5
LIABILITIES & CAPITAL:									
Dividends Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	8,959,763	-27.8
Notes & Interest Payable	301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	182,620,402	-1.9
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	145,913,832	16.8
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth <sup>3</sup>	0	C		0	N/A	0	N/A	0	
TOTAL LIABILITIES	392,058,925	430,218,268		403,920,217	-6.1	323,465,403	-19.9	337,493,997	
Share Drafts	1,226,435,529	1,370,189,155		1,470,819,402	7.3	, , ,		1,642,427,273	
Regular shares	2,171,932,429	2,395,286,330		2,664,584,488	11.2		8.8	3,143,656,926	
All Other Shares & Deposits	4,972,649,959	5,061,635,574		5,220,689,075		5,206,157,630		5,200,601,387	
TOTAL SHARES & DEPOSITS	8,371,017,917	8,827,111,059		9,356,092,965				9,986,685,586	
Regular Reserve	244,488,168			210,138,422		, ,		213,836,932	
Other Reserves	274,433,427	206,927,452		220,530,951	6.6			214,511,578	
Undivided Earnings	475,211,726	624,363,683		683,026,217		, ,		751,678,061	
TOTAL EQUITY TOTAL LIABILITIES, SHARES, & EQUITY	994,133,321 9,757,210,163	1,059,372,156 10,316,701,483		1,113,695,590 10,873,708,772		1,134,874,684 11,113,286,409		1,180,026,571 11,504,206,154	
INCOME & EXPENSE	9,737,210,103	10,310,701,463	5.7	10,073,700,772	3.4	11,113,200,409	2.2	11,304,200,134	3.0
Loan Income*	376,309,592	355,820,443	-5.4	343,864,952	-3.4	333,498,884	-3.0	165,006,601	-1.0
Investment Income*	58,229,825	54,773,244		49,187,521	-10.2	44,803,870	-8.9	23,359,001	
Other Income*	182,756,981	194,857,197		232,644,068		233,939,996		110,830,259	
Total Employee Compensation & Benefits*	177,899,669	186,474,156		206,369,608		215,409,303	4.4	110,910,144	
Temporary Corporate CU Stabilization	177,000,000	100, 11 1, 100	1.0	200,000,000	10.7	210,100,000	1.1	110,010,111	0.0
Expense & NCUSIF Premiums*/2	20,830,835	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9	406,683	-88.9
Total Other Operating Expenses*	185,636,132			210,718,700		225,652,896		110,567,768	+
Non-operating Income & (Expense)*	-1,993,406		54.6	541,601	159.8	4,115,606	659.9	-391,244	-119.0
NCUSIF Stabilization Income*	0	C	N/A	0	N/A	0	N/A	0	N/A
Provision for Loan/Lease Losses*	65,614,915	50,696,965	-22.7	58,538,753	15.5	47,402,032	-19.0	19,227,830	-18.9
Cost of Funds*	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,071,459	-20.0	30,405,952	-8.0
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM 1/1	61,655,354			68,039,920		, ,		27,692,923	
Net Income (Loss)*	40,824,519	, , ,		59,513,457				27,286,240	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0
* Income/Expense items are year-to-date while the related %chang	e ratios are annualized.								
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to September 2010, this account was named Net Income (Lc <sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabili									ļ
and NCUSIF Premiums.	zauon expense. For Decemb	ei zu iu and forward, this	account incl	iuues Temporary Corpor	ate CU Sta	aumzauon Expense			
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Include	ed in Net Worth."							1. Summary	Financial
The state of the s		L.				L.			

			Analysis						
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A Peer Group: N/A	,	Asset Range :	N/A Region: Natio	n * Boor Grou	n: All * State	- 'MO' * Type li	naludad: Eada	rally Incured	State Credit
•	1	,		ii reel Glou		iwo rypen	iciaaea. reae	-	State Credit
	Count of CU in	Peer Group :	N/A		Dec-2013			<u>Jun-2014</u>	
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Jun-2014	PEER Avg	Percentile**
CAPITAL ADEQUACY	Dec-2010	Dec-2011	Dec-2012	Dec-2013	I LLIK AV9	rercentile	3u11-2014	I LLIX AVG	rercentile
Net Worth/Total Assets	10.23	10.23	10.21	10.48	N/A	N/A	10.37	N/A	N/A
Net Worth/Total AssetsIncluding Optional						1,111			
Total Assets Election (if used)	10.25	10.24	10.22	10.49	N/A	N/A	10.37	N/A	N/A
Total Delinquent Loans / Net Worth 3	7.95	7.35		6.10	N/A	N/A	5.78	N/A	N/A
Solvency Evaluation (Estimated)	111.88	112.00		111.75	N/A	N/A	111.82	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.00	6.40	7.11	5.94	N/A	N/A	5.68	N/A	N/A
ASSET QUALITY	4.04	4.07		1.05	N1/A	<b>N</b> 1/A	2.22		11/0
Delinquent Loans / Total Loans 3	1.31	1.27	1.14	1.05	N/A N/A	N/A	0.98	N/A N/A	N/A
* Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	1.04 101.35	0.89 101.29		0.90 100.78	N/A N/A	N/A N/A	0.59 102.03	N/A N/A	N/A N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.38	1.26		-0.94	N/A	N/A	-0.06	N/A	N/A N/A
Delinguent Loans / Assets 3	0.81	0.75		0.64	N/A	N/A	0.60	N/A	N/A
EARNINGS	0.01	0.73	0.00	0.04	IN/A	IN/A	0.00	IV/A	IVA
* Return On Average Assets	0.42	0.56	0.56	0.50	N/A	N/A	0.48	N/A	N/A
* Return On Average Assets Excluding Stabilization	3.42	3.50	3.50	2.50	,71		00		
Income/Expense & NCUSIF Premium <sup>2</sup>	0.64	0.77	0.64	0.56	N/A	N/A	0.49	N/A	N/A
* Gross Income/Average Assets	6.41	6.03		5.57	N/A	N/A	5.29	N/A	N/A
* Yield on Average Loans	6.21	5.84		5.09	N/A	N/A	4.78	N/A	N/A
* Yield on Average Investments	1.91	1.61	1.32	1.21	N/A	N/A	1.27	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.90	1.94		2.13	N/A	N/A	1.96	N/A	N/A
* Cost of Funds / Avg. Assets	1.29	0.99		0.60	N/A	N/A	0.54	N/A	N/A
* Net Margin / Avg. Assets	5.11	5.05		4.97	N/A	N/A	4.75	N/A	N/A
* Operating Exp./ Avg. Assets	3.99			4.08	N/A	N/A	3.92	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.68			0.43	N/A	N/A	0.34	N/A	N/A
* Net Interest Margin/Avg. Assets	3.22	3.10		2.84	N/A	N/A	2.79	N/A	N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	62.27	65.84	68.02	73.24	N/A	N/A	74.16	N/A	N/A
/ Total Assets <sup>1</sup>	3.11	3.04	2.91	3.13	N/A	N/A	3.07	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.86	2.85		3.05	N/A	N/A	2.98	N/A	N/A
ASSET / LIABILITY MANAGEMENT	2.00	2.00	2.00	3.03	19/74	IN/A	2.30	IN/A	IN/A
Net Long-Term Assets / Total Assets	31.94	31.80	30.20	34.58	N/A	N/A	34.32	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.05	26.22		29.46	N/A	N/A	30.91	N/A	N/A
Total Loans / Total Shares	72.20	69.47	67.43	70.26	N/A	N/A	70.34	N/A	N/A
Total Loans / Total Assets	61.94	59.44	58.02	61.04	N/A	N/A	61.06	N/A	N/A
Cash + Short-Term Investments / Assets	14.19	14.14	15.37	12.05	N/A	N/A	11.54	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.02	93.77		94.86	N/A	N/A	94.37	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	39.19			45.21	N/A	N/A	47.06	N/A	N/A
Borrowings / Total Shares & Net Worth	3.21	3.11	2.38	1.72	N/A	N/A	1.63	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	222.11	213.04	207.04	219.96	N/A	N/A	217.59	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.44	4.39		4.28	N/A	N/A	3.99	N/A	N/A
Borrowers / Members	46.16	46.57		46.88	N/A N/A	N/A N/A	46.23	N/A N/A	N/A N/A
Members / Full-Time Employees  Avg. Shares Per Member	374.98 \$6,802	373.65 \$7,058		368.31 \$7,313	N/A N/A	N/A N/A	369.60 \$7,459	N/A N/A	N/A N/A
Avg. Shares Fer Member Avg. Loan Balance	\$10,640	\$10,530		\$10,962	N/A	N/A	\$11,349	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$54,205	\$10,530		\$60,095	N/A N/A	N/A N/A	\$61,234	N/A N/A	N/A N/A
OTHER RATIOS	ψ0-1,200	ψου, r 14	\$50,550	<b>\$30,030</b>	13/7	13/7	ψ51,20 <del>4</del>	14/7	17/7
* Net Worth Growth	4.14	5.74	5.19	4.90	N/A	N/A	4.80	N/A	N/A
* Market (Share) Growth	5.38	5.45		3.19	N/A	N/A	6.87	N/A	N/A
* Loan Growth	-0.55	1.47		7.53	N/A	N/A	7.10	N/A	N/A
* Asset Growth	2.58	5.73		2.20	N/A	N/A	7.04	N/A	N/A
* Investment Growth	9.24			-6.41	N/A	N/A	8.97	N/A	N/A
* Membership Growth	-0.33	1.62	3.00	2.49	N/A	N/A	2.83	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem	ber = 1 (or no	annualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter				ovelo.					
Subsequent corrections to data after this date are not reflected in the Percer				-	III data f===II	ditunion - :			
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The									
the entire range of ratios. A high or low ranking does not imply good or bad p									1
conclusions as to the importance of the percentile rank to the credit union's fir									<u> </u>
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not incl	ude repossesse	d vehicles.						<u> </u>
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NC	USIF Stabilizatio								
From December 2010 forward, NCUSIF Premium Expense is also excluded				1.1.1	LOTOR				
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of		reporting require	ments for trouble	d debt restructur	ed (TDR) loans.				2 Datis -
This policy change may result in a decline in delinquent loans reported as of	June 2012.								2. Ratios

	,	Supplemental	Ratio Analysis	S	
Return to cover		For Charter :	N/A		
09/08/2014	1	Count of CU:	118		
CU Name: N/A	,	Asset Range :	N/A		
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Jun-2014
OTHER DELINQUENCY RATIOS <sup>1</sup>	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Juli-2014
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.78
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	N/A	6.75	4.21	5.58	5.18
Guaranteed Student Loans					
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.69
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.73
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.72
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68	1.72
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.87	9.75
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.07
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.35
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	3.63
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	2.70
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not					
Secured by RE	N/A	N/A	35.53	29.51	4.50
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	1.58
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	98.07
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	1.87	1.87	4 4 4	1.33	1 00
Fixed and Hvbrid/Balloon > 5 years  1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	1.87	1.87	1.14	1.33	1.29
1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years) Delinquent >= 60 Days / Total	1.28	0.89	0.93	0.90	1.42
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.25
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.74	2.07	0.93	0.45	0.00
Only and Pmt Opt First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	3.74 N/A	3.67 N/A	8.03	0.15 18.78	0.08 15.30
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns	IN/A	IN/A	6.03	10.70	15.50
also Reported as Business Loans	N/A	N/A	56.65	8.20	8.19
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	1.67
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	1.07
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	19.58
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		N/A	6.06	3.57	0.03
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.23
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.19
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.33
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	1.06
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.15
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.13
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.95
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.69
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.87
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.22
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.78
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	NI/A	NI/A	NI/A	44.00	40.05
Student Loans	N/A	N/A	N/A	41.86	43.65
REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.23
Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.59
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.16	22.37
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	61.07
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.30
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45		2.78	2.90
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	134.16
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.61
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.69
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting reporting.		roubled debt res	tructured (TDR)		

		Asse	ets						
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							L
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	ed: Federa	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
ASSETS	Dec-2010	Dec-2011	70 Ong	Dec-2012	70 Ong	Dec-2013	70 Ong	Juli-2014	70 Ong
CASH:									
Cash On Hand	96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	111,845,615	-6.9
Cash On Deposit	551,918,870	618,754,495	12.1	756,137,036	22.2	619,155,408	-18.1	700,175,120	
Cash Equivalents	48,162,013	36,565,670	-24.1	44,783,930	22.5	24,482,276	-45.3	41,790,368	
TOTAL CASH & EQUIVALENTS	696,453,942	759,720,918	9.1	912,083,387	20.1	763,807,095	-16.3	853,811,103	11.8
	, ,	· · ·		, ,		, ,		, ,	
INVESTMENTS:									
Trading Securities	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3
Available for Sale Securities	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,926,248,035	3.6
Held-to-Maturity Securities	133,816,095	168,291,391	25.8	172,777,962	2.7	165,574,640	-4.2	152,831,549	-7.7
Deposits in Commercial Banks, S&Ls, Savings Banks	661,894,492	718,309,349	8.5	817,001,177	13.7	762,069,813	-6.7	761,124,886	-0.1
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions <sup>2</sup>	30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	38,683,909	13.8
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	23,478,330	25,595,048	9.0	23,142,532	-9.6	22,396,603	-3.2	21,915,778	
All Other Investments in Corporate Cus	134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	1,931,241	-16.4
All Other Investments <sup>2</sup>	66,330,333	73,803,167	11.3	76,015,066	3.0	80,134,340	5.4	85,118,559	
TOTAL INVESTMENTS	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	3,009,419,984	2.1
LOANS HELD FOR SALE	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	40,428,709	-27.1
LOANS AND LEASES:									
Unsecured Credit Card Loans	366,985,704	375,431,086	2.3	387,295,751	3.2	409.049.194	5.6	402,338,941	-1.6
All Other Unsecured Loans/Lines of Credit	212,200,310	217,112,524	2.3	235,560,893	8.5	256,002,490	8.7	259,567,167	1.4
Short-Term, Small Amount Loans (STS) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	
Non-Federally Guaranteed Student Loans	N/A	25,434,354		28,344,309	11.4	34,250,946	20.8	36,591,996	-
New Vehicle Loans	694,090,066	668,988,011	-3.6	680,001,291	1.6	819,276,818	20.5	874,366,544	
Used Vehicle Loans	1,576,356,812	1,672,252,513	6.1	1,808,416,888	8.1	1,928,982,571	6.7	2,024,455,486	4.9
1st Mortgage Real Estate Loans/Lines of Credit	2,006,985,629	2,020,710,803	0.7	2,031,781,590	0.5	2,189,264,182	7.8	2,241,425,602	2.4
Other Real Estate Loans/Lines of Credit	882,166,193	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8	859,203,414	3.2
Leases Receivable	106,485	0	-100.0	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	305,062,042	299,573,812	-1.8	319,392,212	6.6	314,183,973	-1.6	326,852,807	4.0
TOTAL LOANS	6,043,953,241	6,132,586,673	1.5	6,309,124,198	2.9	6,783,913,607	7.5	7,024,801,957	3.6
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(69,931,387)	(67,528,089)	-3.4	(79,014,669)	17.0	(69,186,374)	-12.4	(67,657,666)	-2.2
Foreclosed Real Estate	13,846,722	18,969,726	37.0	15,722,451	-17.1	18,903,926	20.2	15,468,945	-18.2
Repossesed Autos	2,592,196	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	1,173,601	15.2
Foreclosed and Repossessed Other Assets	344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	1,679,809	5.1
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	16,783,477	21,369,628	27.3	17,312,123	-19.0	21,521,257	24.3	18,322,355	
Land and Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	270,143,048	3.8
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	40,986,647	3.9
NCUA Share Insurance Capitalization Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	92,542,182	
Identifiable Intangible Assets	221,683	34,515	-84.4	280,667	713.2	402,114	43.3	0	
Goodwill	1,739,458	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0	1,582,360	
TOTAL INTANGIBLE ASSETS	1,961,141	1,773,973	-9.5	1,863,027	5.0	1,984,474	6.5	1,582,360	
Accrued Interest on Loans	21,874,499	21,233,562	-2.9	21,642,496	1.9	21,221,842	-1.9	20,167,008	
Accrued Interest on Investments	8,595,805	9,303,411	8.2	8,759,364	-5.8	6,972,274	-20.4	6,756,576	
Non-Trading Derivative Assets, net	N/A	N/A		N/A		N/A		0	
All Other Assets	97,461,182			156,832,117	36.0	187,617,406	19.6	192,901,891	
TOTAL OTHER ASSETS	127,931,486	145,895,576	14.0	187,233,977	28.3	215,811,522	15.3	219,825,475	1.9
TOTAL ASSETS	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0
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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004	<del>-</del>								
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTH	ER INVESTMENTS PRIO	R TO JUNI	E 2006 FOR SHORT FOR	M FILERS	·		<del></del>	4. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter							
09/08/2014		Count of CU :	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Feder	ally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A	ı	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	204 042 245	207 429 403	2.1	240 520 227	10.0	106 152 102	25.4	100 600 400	1.0
Borrowing Repurchase Transactions	301,012,245			249,528,237	-18.8 N/A	186,153,182 0	-25.4 N/A	182,620,402 0	-1.9 N/A
Subordinated Debt						0	N/A	0	N/A
Uninsured Secondary Capital and		,	IN/A	U	IN/A	U	IN/A	U	IN/A
Subordinated Debt Included in Net Worth <sup>3</sup>		0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net	N/A			N/A	IN/A	N/A	IN/A	0	IN/A
Accrued Dividends and Interest Payable	12,392,255				35.4	12,406,580	-10.3	8,959,763	-27.8
Accounts Payable & Other Liabilities	78,654,425			140,558,669	24.9	124,905,641	-11.1	145,913,832	16.8
TOTAL LIABILITIES	392,058,925				-6.1	323,465,403	-11.1	337,493,997	4.3
TOTAL LIABILITIES	392,036,920	430,210,200	9.1	403,920,217	-0.1	323,403,403	-19.9	337,493,997	4.3
SHARES AND DEPOSITS									
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,642,427,273	6.0
Regular Shares	2,171,932,429					2,899,157,457	8.8	3,143,656,926	8.4
Money Market Shares	1,869,137,975				10.7	2,366,918,208	5.0	2,408,624,604	1.8
Share Certificates	2,105,289,792				-4.0	1,811,083,707	-5.8	1,762,848,245	-2.7
IRA/KEOGH Accounts	978,897,117		_			993,465,335	-2.2	979,362,752	-1.4
All Other Shares <sup>1</sup>	17,738,892				38.4	27,591,787	14.1	36,004,836	30.5
Non-Member Deposits	1,586,183					7,098,593	133.5	13,760,950	93.9
TOTAL SHARES AND DEPOSITS	8,371,017,917					9,654,946,322	3.2	9,986,685,586	3.4
TOTAL SHARES AND DEPOSITS	0,371,017,917	0,027,111,008	3.4	9,330,092,903	0.0	9,004,940,022	3.2	9,960,060,060	3.4
EQUITY:									
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	746,815,242	2.5
Regular Reserves	244,488,168				-7.9	213,462,339	1.6	213,836,932	0.2
Appropriation For Non-Conforming Investments	211,100,100	220,001,021	0.7	210,100,122	7.0	210,102,000	1.0	210,000,002	0.2
(SCU Only)			N/A	0	N/A	0	N/A	66,018	N/A
Other Reserves	276,196,788	200,741,875			8.3	222,857,943	2.6	226,662,468	1.7
Equity Acquired in Merger	129,385				86.0	315,438	31.1	839,126	166.0
Miscellaneous Equity	1,188,480			,	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	5,689,836				4.6	-17,714,259	-173.1	-1,133,415	93.6
Accumulated Unrealized Losses for OTTI	5,555,555			_ :,_ :,, :_ :		,,===		,,,,,,,,,	
(due to other factors) on HTM Debt Securities	(	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	(	0	N/A	0	N/A	12,239	N/A	0	-100.0
Other Comprehensive Income	-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-13,111,099	4.6
Net Income	(	0	N/A	0	N/A	0	N/A	4,862,819	N/A
EQUITY TOTAL	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,134,874,684	1.9	1,180,026,571	4.0
TOTAL SHARES & EQUITY	9,365,151,238	9,886,483,215	5.6	10,469,788,555	5.9	10,789,821,006	3.1	11,166,712,157	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5
NOLLA INCLIDED CAVINGS 2									
NCUA INSURED SAVINGS <sup>2</sup>	000 700 00	040.000.505		200 005 121	45.0	404.045.105	40.4	440 705 005	
Uninsured Shares	293,733,304				15.9	404,845,427	12.4	410,735,825	1.5
Uninsured Non-Member Deposits	441,682					1,413,951	41.2	7,961,492	463.1
Total Uninsured Shares & Deposits	294,174,986		_			406,259,378	12.5	418,697,317	3.1
Insured Shares & Deposits	8,076,842,931					9,248,686,944	2.8	9,567,988,269	3.5
TOTAL NET WORTH	998,638,615	1,055,928,512	5.7	1,110,714,684	5.2	1,165,116,409	4.9	1,193,082,605	2.4
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PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/					WARE 5:	14DE0   NOVES - 15 = -	0050 000		
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 0		UP 10 \$100,000 and \$25	50,000 FOF	K IKAS; 5/20/09 AND FOR	WARD SE	IAKES INSURED UP TO	\$250,000		
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net	vvorth."							5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :	N/A						
09/08/2014		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fede	rally Insured State Ci	edit
	Count o	of CU in Peer Group :	N/A						<b></b>
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Cha	Jun-2014	% Cha
* INCOME AND EXPENSE	Dec-2010	Dec-2011	76 City	Dec-2012	70 City	Dec-2013	76 City	3uii-2014	70 City
INTEREST INCOME:									
Interest on Loans	377,141,426	356,407,867	-5.5	344,322,452	-3.4	334,029,324	-3.0	165,206,529	-1.1
Less Interest Refund	(831,834)	(587,424)	-29.4	(457,500)	-22.1	(530,440)	15.9	(199,928)	-24.6
Income from Investments	56,654,908	54,366,380	-4.0	48,109,492	-11.5	42,868,497	-10.9	22,502,572	5.0
Income from Trading	1,574,917	406,864	-74.2	1,078,029	165.0	1,935,373	79.5	856,429	-11.5
TOTAL INTEREST INCOME	434,539,417	410,593,687	-5.5	393,052,473	-4.3	378,302,754	-3.8	188,365,602	-0.4
INTEREST EXPENSE:	, ,	, ,		, ,					
Dividends	83,343,628	63,420,650	-23.9	53,151,094	-16.2	46,743,089	-12.1	22,219,673	-4.9
Interest on Deposits	28,271,406	23,874,506			-18.3			5,897,156	
Interest on Borrowed Money	12,881,888	11,719,213			-15.5			2,289,123	-14.4
TOTAL INTEREST EXPENSE	124,496,922	99,014,369		82,571,161	-16.6			30,405,952	-8.0
PROVISION FOR LOAN & LEASE LOSSES	65,614,915	50,696,965		58,538,753	15.5	, ,		19,227,830	-18.9
NET INTEREST INCOME AFTER PLL	244,427,580	260,882,353		251,942,559	-3.4			138,731,820	4.8
NON-INTEREST INCOME:	211,121,000	200,002,000	0	201,012,000	0	20 1,020,200	0	100,101,020	
Fee Income	108,767,095	112,712,712	3.6	120,021,428	6.5	113,442,236	-5.5	53,554,812	-5.6
Other Operating Income	73,989,886	82,144,485				, ,		57,275,447	-4.9
Gain (Loss) on Investments	-445,745	916,613		2,403,868				645,079	-61.0
Gain (Loss) on Non-Trading Derivatives	0	010,010	N/A	2,100,000	N/A			0.10,070	N/A
Gain (Loss) on Disposition of Assets	-2,985,902	-3,180,927		-1,834,344	42.3			-1,248,920	-80.3
Gain from Bargain Purchase (Merger)	-2,303,302	-5,100,927		-1,004,044	N/A	<del>                                     </del>	N/A	-32,835	N/A
Other Non-Oper Income/(Expense)	1,438,241	1,358,916		-27,923				245,432	-77.6
NCUSIF Stabilization Income	1,430,241	1,550,910	+	-27,925	N/A		N/A	240,402	N/A
TOTAL NON-INTEREST INCOME	180,763,575	193,951,799		233,185,669	20.2		2.1	110,439,015	-7.2
NON-INTEREST EXPENSE	180,703,373	193,931,799	7.3	233,103,009	20.2	230,033,002	2.1	110,439,013	-1.2
Total Employee Compensation & Benefits	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	110,910,144	3.0
Travel, Conference Expense	2,830,792	3,317,233		3,702,074	11.6		6.8	2,196,182	11.1
Office Occupancy	27,631,675	28,589,598			1.5		3.5	16,127,591	7.4
. ,	72,855,586				5.7		9.4		3.0
Office Operation Expense	15,552,850	73,949,700			1.1	, ,		44,036,478	-5.0
Educational and Promotion		16,003,092			18.4		-3.5 5.7	7,413,784	-5.0 -16.0
Loan Servicing Expense Professional, Outside Service	24,870,721	27,103,828 25,158,548						14,236,911	
	23,119,771			28,000,571 N/A	11.3	29,715,191 N/A	6.1	15,571,230 N/A	4.8
Member Insurance <sup>1</sup> Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	N/A 4,481,783			04.0		00.0		04.0
Member Insurance - Temporary Corporate	11,314,693	4,481,783	-60.4	1,706,737	-61.9	1,229,642	-28.0	35,309	-94.3
CU Stabilization Fund <sup>3</sup>	9,516,142	16,248,985	70.8	6,819,726	-58.0	6,111,738	-10.4	371,374	-87.8
Member Insurance - Other	1,264,699	941,509	-	, ,	-16.2			252,705	-21.1
Operating Fees	1,447,502	1,543,232			9.9		-8.3	800,720	2.9
_ · _ ·									-19.7
Misc Operating Expense	16,062,536	14,809,612		, ,	42.4			9,932,167	
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	384,366,636	398,621,276	3.7	425,614,771	6.8	448,403,579	5.4	221,884,595	-1.0
EXPENSE AND NCUSIF PREMIUMS */4	61,655,354	76,943,644	24.0	60 020 020	-11.6	61,822,666	-9.1	27,692,923	-10.4
NET INCOME (LOSS)					5.9				0.2
, ,	40,824,519	56,212,876	31.1	59,513,457	5.9	54,481,286	-0.5	27,286,240	0.2
RESERVE TRANSFERS:	25 040 022	47 400 FCO	50.0	404 740	07.0	245 020		4 222 404	4 405 4
Transfer to Regular Reserve	35,818,822	17,103,569	-52.2	484,718	-97.2	215,936	-55.5	1,333,484	1,135.1
* All Income/Expense amounts are year-to-date while the related % chan	ge ratios are annualized.								
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUS									<b></b>
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premiu									<b></b>
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stab			ense. For S	September 2009 and forw	ard,				
this account only includes only the Temporary Corporate CU Stabilization	on expense (see footnotes 1 & 2)								

6. IncExp

<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

Perc Charge   WA		D	elinquent Loan Info	ormation	1					
20   Hame   MA			For Charter :	N/A						
Page Group   NA										
DELANGUENCY SUMMARY - ALL LOAN TYPES   DE-2010   SC Dig					Notion * Door Cro	.m. All * C	toto IMOL * Tumo	la alicida di	Fodorolly Incured	Ctoto
Dec-2010   Dec-2011   N. Chg   Dec-2012   N. Chg   Dec-2012   N. Chg   Dec-2014   N.	reer Group: N/A	Count of 0			Nation Feer Grot	ip: All S	tate = MO Type	inciuaea	rederally insured	State
DELINOGUEROY GUMMARTY - ALL LOAN TYPES										
19.00 6 De Proposition   17 Labes See   10 17 Days Delinquent   19.00 86.70   3.2   19.00 86.70   3.2   19.00 86.70   19.00 87.70   19.00 170 Days Delinquent   19.00 86.70   3.2   19.0		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
Sel De 170 Desp Ceiniquent										
14.09 0.05 Dipsy Delinquent										
= 900 Deps Deinegement										
Total Del Lorins - All Types (> -0 Days)										
1,500   1,700   1,00										
Josephson   Company   Co		1.51	1.27	-5.0	1.14	-3.3	1.03	-0.1	0.90	-0.2
80 to 170 Days Delincquent	Unsecured Credit Card Loans									
180 to 390 Days Delanquent	30 to 59 Days Delinquent	6,291,415	5,260,800	-16.4	5,283,771	0.4	6,161,805	16.6	5,915,257	-4.0
= 980 Days Definquent	60 to 179 Days Delinquent	4,899,755	4,216,711	-13.9	3,426,390	-18.7	3,778,494	10.3	2,929,350	-22.5
Total Del Cried Card Line (- = 00 Days)  (Section Start Des - 00 Days) Total Cordital Caudans  1.53  1.19  2.22  0.94  0.95  0										
SC-oest Cards DQ >= 60 Days / Total Crad Cards (Cards DQ >= 60 Days / Total Cards (Cards DQ >= 60 Days / Total Cards (TS) FCU Only   1								+		
Bittle										
10   50   50   50   50   50   50   50	<u> </u>	1.53	1.19	-22.2	0.94	-20.8	0.98	3.5	0.78	-19.5
90 to 179 Days Delinquent			^	N1/A		NI/A	_	N1/A	-	) N/A
180 to 350 Days Delinquent								-		
= 380 Days Delinquent  0										
Total Del STS Luns (> = 60 Days)   0										
SSTS Lones DO >= 60 Days / Total STS Loans								+		
100 to 50 Pays Delinquent	%STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
60 to 179 Days Delinquent	Non-Federally Guaranteed Student Loans									
180 to 359 Days Delinquent	30 to 59 Days Delinquent	N/A	223,698		344,262	53.9	561,062	63.0	563,339	0.4
= 380 Days Delinquent Total Del Non-Federally Guaranteed Student Loans (>= 60 Days) N/A 1,716,171 1,191,942 30.5 1,191,2119 60.4 1,896,580 N/A 1,716,171 1,191,942 30.5 1,191,942 30.5 1,191,2119 60.4 1,896,580 N/A 6.75 4,21 37.7 5,58 32.8 5,18 N/A 1,716,171 1,191,942 30.5 1,191,942 30.5 1,191,191 60.4 1,896,580 N/A 1,716,171 1,191,942 30.5 1,191,191 60.4 1,191,191 60.4 1,191,191		N/A	1,700,570		1,171,021	-31.1	1,872,586	59.9	1,810,270	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)   N/A   1,716,171   1,191,942   30.5   1,912,119   60.4   1,896,580   Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Now Wehicle Loans   N/A   N/A   N/A   N/A   1,416,891   19,417,901   19,016,172   19,0										
NANN-Federally Guaranteed Student Loans										
Non-Federally Guaranteed Student Loans		N/A	1,716,171		1,191,942	-30.5	1,912,119	60.4	1,896,580	3.0-
New Yehick Loans   New Yehick		N/A	6.75		4 21	-37 7	5.58	32.8	5 18	-7.2
180 to 59 Days Delinquent		1471	0.70			07.17	0.00	02.0	0.10	, ,,,
60 to 179 Days Delinquent		N/A	N/A		N/A		21,486,891		19,417,901	-9.6
>= 360 Days Delinquent		N/A	N/A		N/A		4,700,328			
Total Del New Vehicle Lns (> = 60 Days)	180 to 359 Days Delinquent	N/A	N/A		N/A		912,459		845,930	-7.3
Software Vehicle Loans   Software Vehicle Loans   N/A   N/		N/A	N/A		N/A		330,717		289,376	-12.5
Jacob Vehicle Loans										
30 to 59 Days Delinquent		N/A	N/A		N/A		0.73		0.69	-5.4
60 to 179 Days Delinquent		11/4			21/2		47.004.004		00.400.504	
180 to 359 Days Delinquent										
> = 360 Days Delinquent  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
Total Del Used Vehicle Lns (> = 60 Days)   N/A										
Note										
N/A   N/A   N/A   N/A   N/A   0.81   0.72	%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans									
N/A   N/A   N/A   N/A   N/A   0.81   0.72										
Leases Receivable		N/A	N/A		N/A		0.81		0.73	-11.9
30 to 59 Days Delinquent   0   0   N/A   0	venicie Loans	IN//A	IN/A		IN//A		0.01		0.12	11.8
60 to 179 Days Delinquent 0 0 0 N/A	Leases Receivable									
180 to 359 Days Delinquent	30 to 59 Days Delinquent				-					
> = 360 Days Delinquent 0 0 N/A 0 N/										
Total Del Leases Receivable (> = 60 Days)   0   0   N/A   0   N/					-				-	
Marcon   M								_		_
N/A   N/A   N/A   9,666,874   7,346,060										
N/A   N/A   N/A   N/A   N/A   9,666,874   7,346,060   0.00   0.		0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	, IN/P
60 to 179 Days Delinquent N/A N/A N/A N/A 7,353,491 8,086,606 180 to 359 Days Delinquent N/A N/A N/A N/A N/A 1,201,658 930,851 > = 360 Days Delinquent N/A N/A N/A N/A N/A N/A 1,025,809 1,046,979 Total Del All Other Loans (> = 60 Days) N/A N/A N/A N/A N/A N/A 9,580,958 10,064,436 %All Other Loans >= 60 Days / Total All Other Loans N/A N/A N/A N/A N/A 1.68 1.72  If wears the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline		N/A	N/A		N/A		9.666.874		7.346.060	-24.0
180 to 359 Days Delinquent         N/A         N/A         N/A         1,201,658         930,851           > = 360 Days Delinquent         N/A         N/A         N/A         N/A         1,025,809         1,046,979           Total Del All Other Loans (> = 60 Days)         N/A         N/A         N/A         N/A         9,580,958         10,064,436           KALI Other Loans >= 60 Days / Total All Other Loans         N/A         N/A         N/A         1.68         1.72           If Means the number is too large to display in the cell         The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline								1		
> = 360 Days Delinquent         N/A         N/A         N/A         1,025,809         1,046,979           Total Del All Other Loans (> = 60 Days)         N/A         N/A         N/A         N/A         9,580,958         10,064,436           %All Other Loans >= 60 Days / Total All Other Loans         N/A         N/A         N/A         N/A         1.68         1.72           Weans the number is too large to display in the cell         The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline								1		
Total Del Ali Other Loans (> = 60 Days)										
%All Other Loans >= 60 Days / Total All Other Loans N/A N/A N/A 1.68 1.72  Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline										
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline										
	# Means the number is too large to display in the cell									
n delinquent loans reported as of June 2012.		ency reporting requireme	ents for troubled debt re	estructured	(TDR) loans. This police	cy change	may result in a decline			
As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.  7. Delinquent Loan Informat	in delinquent loans reported as of June 2012.						T	1		

		Delinquent Loan Info	ormation	2				1	1
Return to cover		For Charter :	N/A						
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :	N/A	Nation & Book Committee			a a local a alocal	F- d	0
Peer Group: N/A	Count of	Criteria : CU in Peer Group :		Nation * Peer Grou	p: All * S	state = 'MO' * Type I	ncluded:	Federally Insured	State
	Count of	CO In Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	18,612,684	-65.8
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,233,107	-33.3	20,450,823	12.2	24,843,412	21.5
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,556,691	-39.3	9,045,408	62.8	5,313,165	-41.3
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,605,367	32.8	3,707,392	2.8	2,940,301	-20.7
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	33,096,878	-0.3
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	1.67	-42.5
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	1.07	-2.8
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	26,433,680	-24.3	32,804,304	24.1	9,783,879	-70.2
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	9,739,538	-44.4	13,385,500	37.4	15,329,906	14.5
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	3,916,309	-38.7	4,321,401	10.3	2,756,522	-36.2
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,704,605	47.1	3,071,624	13.6	2,511,148	-18.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	20,597,576	-0.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days /									
Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.14	-38.9	1.33	15.8	1.29	-3.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	2,773,448	
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9	4,914,759	2.9	3,520,418	-28.4	6,978,807	
180 to 359 Days Delinquent	2,141,972	524,645		590,830	12.6	1,902,863	222.1	1,888,397	-0.8
> = 360 Days Delinquent	691,112	462,114		123,654	-73.2	179,871	45.5	189,333	
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,056,537	61.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)									
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs									
V	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	1.42	57.3
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	2,889,642	
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	1,602,378	
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	303,790	
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	46,581	-85.5
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	1,952,749	-60.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	4.00	4.50	40.0	0.00	05.4	4.00	00.5	0.74	04.0
Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	0.74	-61.0
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002 2,152,654	6.3	4,165,893	-10.5	3,165,715	
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7		-11.9	1,532,646	-28.8	932,321	-39.2
180 to 359 Days Delinquent	644,307	329,844	-48.8	442,093	34.0	269,533	-39.0	364,456	
> = 360 Days Delinquent	215,496	190,204	-11.7	139,883	-26.5	134,477	-3.9	193,239	
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	1,490,016	-23.1
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.3	0.25	-25.7
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		2,587,108	-63.8
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		6,385,640	
180 to 359 Days Delinquent	N/A	N/A		N/A		2,246,651		112,775	
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		160,000	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		6,658,415	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total						0,001,000		5,555, 715	
Member Business Loans Secured by RE	N/A	N/A		N/A		2.21		2.51	13.3
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		298,049	-54.2
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		371,287	-61.9
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		59,568	-90.1
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		571,553	-5.4
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		2,179,661		1,002,408	-54.0
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days /									
Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		9.70		4.81	-50.4
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		90,972	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		885,083	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		885,083	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /									
Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		3.99	N/A
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	
60 to 179 Days Delinquent	N/A	N/A		N/A		0		63,444	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	
	N/A	N/A		N/A		0		0	
> = 360 Days Delinquent						0		63,444	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A				00,444	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	N/A								
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		N/A N/A		N/A N/A		0.00		0.57	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	N/A N/A	N/A		N/A					N/A

LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)  1. TOTAL LOAN CONSIGNATION (TOTAL FOR ALL LOAN TYPES)  1. TOTAL LOAN CONSIG	Loai	n Losses, Bankrupto	cy Information, and T	roubled	Debt Restructured L	oans				
Column   MA	Return to cover	•	For Charter :	N/A						
Count of Clus Previous   NA										
Count CoS SUMMARY (TOTAL FOR ALL LOAN TYPES)   Total Large Charge Char					Nation * Peer Group	· All * S+c	to = 'MO' * Type Incl	udod: Eo	derally incured State	Credit
CONTROL CONTROL FOR ALL LOAN TYPES)	reer Group. 14/A	Count of			Nation Teer Group	. All Ste	ite = MO Type IIICI	uueu. i e	deraily illoured State	Credit
CONTROL CONTROL FOR ALL LOAN TYPES)				a. a.	5			a. a.		0/ 0/
**Trotal Losse Recovered**		Dec-2010	Dec-2011	% Cng	Dec-2012	% Cng	Dec-2013	% Chg	Jun-2014	% Chg
Tigot Compared   6,641,665   9,301,447   84   10,004,065   16,00   11,60,074   72   6,62,042   73   73,000,000   73,00										
NET CLARGE OFF \$185										-23.1
"SAME Change Chifs   Average Loans										17.7
Trout Det Loans & Net Charge-Offs   12,054,106   132,074,680   -7-3   120,811,060   -8,86   130,188,772   60   89,362,380   -7-3   120,811,060   -8,86   130,188,772   60   89,362,380   -7-3   120,811,074   -7-3   120,811,060   -7-3   120,811,060   -7-3   120,811,074   -7-3   120,811,060   -7-3   120,811,074   -7-3   120,811,074   -7-3										-31.1
Combined Development and Net Charge Off Estor 1										-34.6 -31.3
COAN LOSS SUMMARY BY LOAN TYPE	ū ,									-19.4
Unsequent Cerell Carel Lear Recovered		2.00	2.10	0.0	1.02		1.00	1.0	1.07	10.4
TRE FUNE CURPED TO ARD CORE   TWE Charge OFF Certific Card Loss   4.28   3.10   2.25   2.25   2.24   2.30   2.25   6.8   2.33     Transferring Quantineed Subsert Loses Charged Off   N/A   1.366/77   1.964/970   2.18   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   1.313.064   3.11   7.541   2.25   3.11   3.11   7.541   2.25   3.11   3.11   7.541   2.25   3.11		17,011,137	13,399,024	-21.2	11,196,740	-16.4	10,960,184	-2.1	5,839,393	6.6
"Net Charge Offs - Credit Cards / Any Credit Card Loans		, , .	/ /-							
Non-Finestally Countrained Student Loans Recovered   N/A   1,346,774   1,640,910   218   1,31,064   33,11   7,541   5,761   5,761   1,675										5.6
Non-Federally Custameted Student Learn Recovered   N/A   13,577   10,478   228   13,158   266   1,542   7				-25.5						3.7
Net Non-Federally Guaranteed Student Loans C/Os   N/A   1.33.197   1.830.432   22.2   1.117.906   -31.4   5.999   -5										-98.7
**Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Froat Ist Murtage RE Loans LOCa Charged Off										-76.6
Federal Pick Glaranteed Student Loans   N/A   N/A   6.06   3.57   4-11   0.00   3.57   1.00		N/A	1,333,197		1,630,432	22.3	1,117,906	-31.4	5,999	-98.9
Total 1st Mortgage RE Loans/LOCs Charged Off		N/A	N/A		6.06		3.57	-41.1	0.03	-99.1
Total Tall Mortgage RE Loanal COS Recovered   59,676   407,442   582   667,922   63.9   11,93,76   69.2   265,325   7.00   7.0				31.8		10.9				
**Not Charge Offs - 1st Mortgage RE Loans/LOCs   0.22   0.27   19.9   0.28   6.3   0.67   135.7   0.19   7.772   7.7010	* Total 1st Mortgage RE Loans/LOCs Recovered	59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	265,325	-53.1
JAvg 1st Mortgage RE Loans&LOCs Canant\( COS Arrogot\( OT )\)   19.9   0.28   6.3   0.67   135.7   0.19   7.71 coll Other RE Loans\( LOCs Recovered\( 1.822.40 \)   2.5   2.5   2.5   2.5   2.5   7.70 coll Other RE Loans\( LOCs Recovered\( 1.822.40 \)   2.5		4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	2,069,788	-70.7
Total Other RE Loans/LOCs Charged Off										70.4
Trotal Other RE LeanesLOCs Recovered										-72.1
NET OTHER REL CANSILOCS CIOS	Ü									
"Net Charge Offs - Other RE LoansLOGS   0.80   0.81   11   0.70   -21.1   0.50   -28.4   0.33   3.7   Total Real Estate Loans Charged Off   12.108,800   13.837,573   13.1   12.97.629   -6.9   20.118,650   6.50   4.17,653   -6.7   Total Real Estate Loans Charged Off   12.108,800   13.837,573   13.1   12.97.629   -6.9   20.118,650   6.50   4.17,653   -6.7   Total Real Estate Loans Covered   480,943   80.4800   65.3   1.32,945   66.2   1.808,229   36.0   550,040   -3.7   "Net Charge Offs - Total RE Loans / Avg Total RE Loans   0.41   0.41   0.70   0.62   53.2   0.23   -6.7   "Net Charge Offs - Total RE Loans / Avg Total RE Loans   0.41   0.41   0.70   0.62   53.2   0.23   -6.7   "Net Charge Offs - Total Real Estate Loans (Covered   N.A   N.A   1.12   55.3394   ######   73.769   -7.7   "NET TOR Real Estate Loans (Covered   N.A   N.A   1.12   55.3394   #######   73.769   -7.7   "NET TOR Real Estate Covered   N.A   N.A   N.A   1.12   55.3394   #######   73.769   -7.7   "Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans   N.A   N.A   N.A   1.76   1.34   -7.7   1.7   1.2										-32.9
Total Real Estate Loans Charged Off	1 11 11 11 11									-34.5
THET TOTAL Read Estate Loan C/Os										-60.1
***Net Charge Offs - Total RE Loans / Avg Total RE Loans   0.41   0.46   11.7   0.41   1.07   0.62   53.2   0.23   0.23   0.24   1.7   1.061   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.062   1.07   1.07   1.062   1.07	* Total Real Estate Lns Recovered	486,943	804,860	65.3	1,329,454	65.2	1,808,229	36.0	550,404	-39.1
Total TDR 1st & Other Real Estate Lns Charged Off		11,621,857	13,132,713	13.0	11,648,175	-11.3	18,310,421	57.2	3,467,049	-62.1
Total TDR 1st & Other Real Estate Lns Recovered   N/A   N/A   N/A   1,122   523,894 ######   73,789   7. NET TDR Real Estate C/OS   N/A   N/A   2,122,913   986,354   -53.5   338,906   -3.5				11.7		-10.7				-63.7
NET TOR Real Estate C/Os	ü									
**Net Charge Offs - Total TDR RE Loans / Avg Total Loans Receivable Caped Off										-71.8
**Total Leases Receivable Charged Off										-31.3 -23.7
Total Leases Receivable Recovered   0   0   N/A   0   N/A   0   N/A   0   N/A   7,570				NI/A		N/A				-23.7 N/A
NET LEASES RECEIVABLE C/Os										N/A
**Not Charge Offs - Leases Receivable / Avg Leases Receivable   0.00   0.00   N/A   0.00   0.00   N/A   0.00   0.00   N/A   0.00										
BANKRIPTCY SUMMARY										N/A
Number of Members Who Filed Chapter 13 YTD 2,502 2,128 14,9 1,968 -7.5 1,924 -2.2 901 -5 Number of Members Who Filed Chapter 11 or Chapter 12 YTD 3 2 -33.3 1 5.00. 1 0.0 5 4 Number of Members Who Filed Chapter 11 or Chapter 12 YTD 6.615 5,502 16.8 4,965 -9.8 4,727 4.8 2,205 -5 Total Number of Members Who Filed Bankruptcy YTD 6.615 5,502 16.8 4,965 -9.8 4,727 4.8 2,205 -5 Total Loans Outstanding Subject to Bankruptcy (Ch.7,13,11, 12) 71,493,701 56,731,663 -20.6 49,902,180 12.0 44,565,038 -10.7 24,831,570 -4 Xil Loans Charged Off due to Bankruptcy YTD 183,29342 17,740,498 -3.2 14,408,030 -18.8 11,056,539 -23.3 5,326,676 -7 %Charge Offs Due To Bankruptcy YTD) Total Charge Offs (YTD) 25,55 27.8 8.9 24,24 -12.9 15,63 -35.5 19,58 2  REAL ESTATE FORECLOSURE SUMMARY Real Estate Loans Foreclosed YTD N/A 25,459,686 15,466,605 -39.3 24,640,243 59.3 7,444,783 -6 Number of Real Estate Loans Foreclosed YTD N/A 169 130 -23.1 184 41.5 55 -7  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING TOR GIVEN TO THE LOANS N/A N/A N/A 51,906,295 48,954,390 -5.7 44,808,185 -7 TROUBLED CHARGE LOANS N/A N/A N/A 59,611,523 52,774,652 -11.5 48,403,830 -5.7 TORS TOR TIST AND A SIN Reported as Business Loans N/A N/A N/A 2,267,891 3,714,439 63.8 1,3761,66 -6 TDR Consumer Loans (Not Secured by RE) N/A N/A N/A 17,055,970 84,473,989 -50.4 8,071,842 -7 TORD Susiness Loans (Not Secured by RE) N/A N/A N/A N/A 1,28 0,93,811,169 4,923,810 -50.8 8,071,842 -7 TORD Susiness Loans (Not Secured by RE) N/A N/A N/A N/A 1,28 0,93,81 -17,9 6,948,034 -7 TORD First RE, Other RE, Consumer, and Business Loans N/A N/A N/A 9,564,832 5,361,270 -43.9 4,100,610 -2 TOR portion of Allowance for Loan and Lease Losses N/A N/A N/A 9,564,832 5,361,270 -43.9 4,100,610 -2 TAMOUNTS are year-to-date while the related Wchanger atios are annualized.  **Amounts are year-to-date while the related Wchanger atios are annualized.										
Number of Members Who Filed Chapter 11 or Chapter 12 YTD		4,110	3,372	-18.0	2,996				1,299	-53.6
Total Number of Members Who Filed Bankruptcy YTD		2,502								-53.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12) 71,493,701 56,731,663 -20.6 49,902,180 -12.0 44,565,038 -10.7 24,831,570 -47		3								
*All Loans Charged Off due to Bankruptcy YTD  18,329,342  17,740,498  -3.2  14,408,030  -18.8  11,056,539  -23.3  5,326,676  *Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  25.55  27.82  8.9  24.24  -12.9  15.63  -35.5  19.58  2 Real Estate Loans Foreclosed YTD  N/A  25,459,686  15,466,605  -39.3  24,640,243  59.3  7,444,783  -6  Number of Real Estate Loans Foreclosed YTD  N/A  169  130  -23.1  184  41.5  555  -7  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										-53.4
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)										
REAL ESTATE FORECLOSURE SUMMARY  Real Estate Loans Foreclosed YTD  N/A  25,459,686  15,466,605  39.3  24,640,243  59.3  7,444,783  6  Number of Real Estate Loans Foreclosed YTD  N/A  169  130  -23.1  184  41.5  55  -7  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										25.2
Real Estate Loans Foreclosed YTD		20.00	27.02	0.0	24,24	12.5	10.00	00.0	10.00	20.2
Number of Real Estate Loans Foreclosed YTD  N/A  TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N		N/A	25.459.686		15,466,605	-39.3	24.640.243	59.3	7.444.783	-69.8
TDR First Mortgage RE Loans										
TDR Other RE Loans	TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
Total TDR First and Other RE Loans   N/A   N/A   59,611,523   52,774,652   -11.5   48,403,830   -1   -1   -1   -1   -1   -1   -1   -	TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	44,808,185	-8.5
TDR RE Loans Also Reported as Business Loans         N/A         N/A         2,267,891         3,714,439         63.8         1,376,176         -6           TDR Consumer Loans (Not Secured by RE)         N/A         N/A         N/A         17,035,970         8,447,369         -50.4         8,071,842         -           TDR Business Loans (Not Secured by RE)         N/A         N/A         N/A         3,914,169         4,923,810         25.8         4,472,262         -           Total TDR First RE, Other RE, Consumer, and Business Loans         N/A         N/A         N/A         80,561,662         66,145,831         1.7.9         60,948,034         -           Total TDR Loans to Total Loans         N/A         N/A         N/A         1.28         0.98         -23.6         0.87         -1           Total TDR Loans to Net Worth         N/A         N/A         N/A         7.25         5.68         -21.7         5.11         -1           TDR portion of Allowance for Loan and Lease Losses         N/A         N/A         N/A         9,564,832         5,361,270         -43.9         4,100,610         -2           * Means the number is too large to display in the cell         **         **         **         **         **         **         **         **										
TDR Consumer Loans (Not Secured by RE)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
TDR Business Loans (Not Secured by RE)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
Total TDR First RE, Other RE, Consumer, and Business Loans         N/A         N/A         80,561,662         66,145,831         -17.9         60,948,034         -7.0           Total TDR Loans to Total Loans         N/A         N/A         N/A         1.28         0.98         -23.6         0.87         -1           Total TDR Loans to Net Worth         N/A         N/A         N/A         7.25         5.68         -21.7         5.11         -1           TDR portion of Allowance for Loan and Lease Losses         N/A         N/A         9,564,832         5,361,270         -43.9         4,100,610         -2           # Means the number is too large to display in the cell         **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualized)         **Incomplete to the complete of the complete										
Total TDR Loans to Total Loans         N/A         N/A         1.28         0.98         -23.6         0.87         -1           Total TDR Loans to Net Worth         N/A         N/A         N/A         7.25         5.68         -21.7         5.11         -1           TDR portion of Allowance for Loan and Lease Losses         N/A         N/A         N/A         9,564,832         5,361,270         -43.9         4,100,610         -2           ** Means the number is too large to display in the cell         **         *	, , ,									
Total TDR Loans to Net Worth         N/A         N/A         N/A         7.25         5.68         -21.7         5.11         -1           TDR portion of Allowance for Loan and Lease Losses         N/A         N/A         N/A         9,564,832         5,361,270         -43.9         4,100,610         -2           # Means the number is too large to display in the cell         Image: Comparison of Allowance for Loan and Lease Losses         Image: Comparison of Allowance for Loan and Lease Losses         4,100,610         -2           # Amounts are year-to-date while the related %-change ratios are annualized.         Image: Comparison of Allowance for Loan and Lease Losses         Image: Comparison of Allowance for Loan and Lease Losses         4,100,610         -2           ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)         Image: Comparison of Allowance for Loan and Lease Losses         -3.9         4,100,610         -2										
TDR portion of Allowance for Loan and Lease Losses N/A N/A 9,564,832 5,361,270 -43.9 4,100,610 -2 # Means the number is too large to display in the cell										-10.0
# Means the number is too large to display in the cell  'Amounts are year-to-date while the related %change ratios are annualized.  'Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
'Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		14,71	.4// (		5,55 1,662		5,551,210	.0.0	1,100,010	
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
		ualizing)								
			ments for troubled debt re	estructure	d (TDR) loans.				ı	

Perchanter: NA   Perc		In	direct and Participati	on Lendi	na					
Distance   MA	Return to cover				lig .					
Count of Cut   No. Count of Cut   Interferency	09/08/2014									
Count of Clu In Parts Group: NA	CU Name: N/A		Asset Range :	N/A						
Dec-2019   Dec-2019   N. Chg	Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Federa	ally Insured State Cr	edit
NORRECT LOANS OUTSTANDING		Count	of CU in Peer Group :	N/A						
NORRECT LOANS OUTSTANDING		D - 0040	D - 0044	0/ 01	D	0/ 01	D - 0040	0/ 01	I 004.4	0/ 01-
Indiget Clans - Foliat of Size Amproprient   Indiget Clans - South of Size Amproved Lending Residentish   490,000,000   452,000   452,000   457,	INDIDECT LOANS OUTSTANDING	Dec-2010	Dec-2011	% Cng	Dec-2012	% Cng	Dec-2013	% Cng	Jun-2014	% Cng
Minder Clares Cultisor Continued Carelline   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18   1.045   1.0406/94/18		550 592 452	500 906 615	0.0	667 972 757	11 2	761 019 900	12.0	952 262 901	12.0
Transfer   Comment   Com	<u>_</u>									1
Selection   Company   Co										
19.5 SEANOLEKY - INDRECT LEDRING*   10.95 SEANOLEMENT   13.3378.562   15.2521.522   15.5   13.164.252   2.6   52.980.70   2.16   4.711.577   15.5   50.171.70   15.00 SEANOLEMENT   10.95 SEANOLEMENT   10.9	•									
18		17.22	17.04	-1.0	17.03	-0.1	10.13	0.4	10.93	7.0
See   To Try Days Delinequent		33 378 562	35 221 522	5.5	43 164 225	22.6	52 593 078	21.8	44 711 577	-15.0
150 135 Disp Deprinquent	•									-11.1
= 980 Days Deliniquent			., .,		,,					-
Total Del Indirect Lans (1990 Dipay)  Indirect Lanse Delivery   Total Indirect Clares   1.24   1.13   8.7   1.13   8.5   1.53.56.881   30.0   1.53.0787   5.0   1.42.09.685   1.15.0AN LOSSES - NORRECT LEXINOR  Indirect Lanse Theory   Total Indirect Clares   1.24   1.15   8.7   1.13   8.7   1.13   8.2   1.07   7.15   7.75.047   7.15   7.75   7.					,,					
Continues   Cont					· ·					
Indirect Loans Charged Off	%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.07	-18.6
Indirect Loans Recovered   1,881,883   1,262,895   3.5   2,075,704   279   2,249,627   8.4   927,340   1.71	LOAN LOSSES - INDIRECT LENDING									
**NET INDRECT LOAN COM** **NET CITAGO FOR - Indirect Loans   1,3691,960   12,059,288   11.9   9,777,722   18.8   11,695,288   19.6   6,812,697   10.0   1.0   6.4   **PATCIPATION LOANS OUTSTANDING (Bail of Purchased + U. Part Company   1.0	* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	7,739,947	11.0
**SNECK-Part Commercial Construction & Comme	* Indirect Loans Recovered				, ,					
## AFTICHATION LOANS OUTSTANDING (Bal of Purchased # CU Pertion of Part. I.ns Interests Retained;	* NET INDIRECT LOAN C/Os								•	
**CUPORtion of Part. Lins Interests Retained:**   Consumer   14,126,337   6,621,300   5,3.1   5,560,501   16,0   8,544,280   5,37   10,122,853   18, Non-Federally Guaranteed Student Loans   N/A   15,234,252   14,616,000   4,41   14,425,286   -1.3   14,505,043   0. Real Estate   18,439,571   15,178,652   17,8   10,365,14   31,7   11,458,060   114   14,452,366   13,000,252,12   34,000,000   14,566,410   10,624,395   27,1   12,711,335   19,6   4,437,631   65,1   21,420,018   382. Non-Member Business Loans (socioling C&D)   20,762,048   34,330,440   65,4   40,24,453   18,3   41,173,17   16,0   20,076,345   41,1   10,000   4,450,025   N/A   10,000   4,450,025   N/A   10,000   4,450,025   N/A   10,000   10,000   4,450,025   N/A   10,000   1,000	**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	1.06	4.8
Consumer   14,126,337   6,621,300   53.1   5,566,501   16.0   8,544,280   53.7   10,122,683   18. Non-Faderially Guaranteed Student Loans   NA   15,234,252   14,616,000   4.1   14,425,268   6.1   14,656,043   1.0   14,656,	PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
Non-Federally Guaranteed Student Leans										
Real Estate			, ,							
Member Business Loans (excluding CAD)	,									
Non-Member Business Loans (excluding C&D)			-, -,		-,,		,- ,			
Commercial Construction & Development   83.412   248.099   197.4   0   -100.0   4.459.025   NA   1.027.258   77. Loan Pools   79.7670   93.227.119   167.8   88.826.765   4.7   100.967.912   129.   111.088.84   10.000   100.67.912   129.   111.088.912   129.   111.088.84   10.000   100.68.84										
Loan Pools	· ,		, ,							
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)									,- ,	
Wight   September   Loans   Color								_	, ,	
**Participation Loans Purchased YTD										
Total Loans Granted YTD	•	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	44,611,975	16.8
PARTICIPATION LOANS SOLD:		2.54	3.13	23.3	1.65	-47.2	2.22	34.2	2.87	29.3
Participation Loan Interests Sold AND/OR Serviced   24,966.487   26,675,817   6.9   25,228,325   5.1   30,295,374   19.6   37,135,604   22.     Participation Loan Interests Amount Retained (Outstanding)   13,297,782   15,710,750   18.1   18,012,139   14.6   17,357,920   -3.6   20,895,498   20.     Participation Loans Sold YTD   70tal Assets   0.10   0.08   -25.6   0.05   -3.3   0.14   169,5   0.22   68.     Participation Loans Sold YTD   70tal Assets   0.10   0.08   -25.6   0.05   -3.3   0.14   169,5   0.22   68.     Participation Loans Sold YTD   70tal Assets   0.10   0.08   -25.6   0.05   -3.3   0.14   169,5   0.22   68.     Participation Loans Sold YTD   70tal Assets   0.10   0.08   -25.6   0.05   -3.3   0.14   169,5   0.22   68.     Participation Loans Purchased In Full from Other Financial Institutions YTD   26,391,918   384,879   -98.5   71,000   84.5   1,518,790   113,9   73,968   -90.     Loans Purchased in Full from Other Sources YTD   N/A   0   0.04   0.07   0.08   0.01   -98.6   0.02   46.0   0.07   234.5   0.00   -92.     Loans Purchased From Financial Institutions & Other   0.96   0.01   -98.6   0.02   46.0   0.07   234.5   0.00   -92.     Loans, Excluding RE, Sold in Full YTD   0   0   0   N/A   0   N										
Participation Loan Interests - Amount Retained (Outstanding)  13,297,782  15,710,750  18,1  18,1  18,012,139  14,6  17,357,320  3,0  3,0  15,003,072  175.5  12,616,206  68.  9,874,455  7,813,957  -21.3  5,446,610  3,0  3,0  3,0  15,003,072  175.5  12,616,206  68.  9,874,455  10,00  10,008  -25.6  0,05  33,9  0,14  169.5  0,22  62.  MHOLE LOANS PURCHASED AND SOLD:  Loans Purchased in Full from Other Financial Institutions YTD  26,391,918  384,879  -8.5  710,000  84.5  1,518,790  113,9  73,988  -9.  10,008  10,008  113,9  13,988  -9.  10,008  10,008  113,9  13,988  -9.  10,008  10,008  113,9  13,988  -9.  10,008  10,008  113,9  13,988  -9.  10,008  10,008  113,9  13,988  -9.  10,008  113,9  13,988  -9.  13,988  -9.  10,008  10,008  113,988  -9.  10,008  113,9  13,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008  113,988  -9.  10,008	Participation Loan Interests Sold AND/OR Serviced									
**Participation Loans Sold YTD  **Participation Loans Sold YTD / Total Assets  **On 10 0.08 -256 0.05 -33.9 0.14 169.5 0.22 62.  **MOLE LOANS PURCHASED AND SOLD:  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Cleans Purchased in Full from Other Sources YTD  **NA  **On 10 0.08 -256 0.05 -33.9 0.14 169.5 0.22 62.  **Mole Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Sources YTD  **NA  **On 10 0.08 -8.5 0.00 0.01 0.08 0.01 0.00 0.00 0.00 0.00		24,956,487	26,675,817	6.9	25,328,325		30,295,374		37,135,604	22.6
**MPOLE LOANS PURCHASEO AND SOLD:  AND CLAGASP CHARAGE AND SOLD:  AND CLAGASP CHARAGE AND SOLD:  CLAGASP FURCHASEO AND SOLD:  CLAGASP FURCHASEO AND SOLD:  CLAGASP CHARAGE AND CHARAGE AND SOLD:  CLAGASP CHARAGE AND CHARAGE										1
Note	•		, ,		-, -,-					
Loans Purchased in Full from Other Financial Institutions YTD   26,391,918   384,879   -98.5   710,000   84.5   1,518,790   113.9   73,968   -90.5     Loans Purchased in Full from Other Sources YTD   N/A   0   0   N/A   771,600   N/A   771,600   N/A   0   -100.5     Koloans Purchased From Financial Institutions & Other   Sources YTD   0.96   0.01   -98.6   0.02   46.0   0.07   234.5   0.00   -92.5     Loans, Excluding RE, Sold in Full YTD   0   0   0   N/A   0   N/A   0   N/A   0   N/A   0   N/A     Loans, Excluding RE, Sold in Full YTD   0   0   0   N/A   0		0.10	0.08	-25.6	0.05	-33.9	0.14	169.5	0.22	62.5
Loans Purchased in Full from Other Sources YTD   N/A   0   0   N/A   771,600   N/A   0   -100.										
Modes   Purchased From Financial Institutions & Other   Sources YTD   0.96   0.01   -98.6   0.02   46.0   0.07   234.5   0.00   -92.			,	-98.5	,					
Sources YTD / Loans Granted YTD		N/A	0		0	N/A	771,600	N/A	0	-100.0
Loans, Excluding RE, Sold in Full YTD		0.96	0.01	-08 6	0.02	46.0	0.07	23/1.5	0.00	-02.8
DELINQUENCY - PARTICIPATION LENDING				+					0.00	N/A
1,066,682   1,093,604   2.5   816,588   -25.3   822,475   0.7   1,004,214   22.6   (6) to 179 Days Delinquent   666,483   2,545,177   281.9   1,379,762   -45.8   2,555,514   85.2   6,112,892   139.   180 to 359 Days Delinquent   30,431   54,007   77.5   54,357   0.6   120,092   120.9   104,681   -12.5   -13.6   -13		0	0	19/73	0	19/73	0	19/73	0	18/73
60 to 179 Days Delinquent 666,483 2,545,177 281.9 1,379,762 -45.8 2,555,514 85.2 6,112,892 139. 180 to 359 Days Delinquent 30,431 54,007 77.5 54,357 0.6 120,092 120.9 104,681 -12. > = 360 Days Delinquent 9,988 9,486 -5.0 16,572 74.7 35,766 115.8 101,846 184. Total Del Participation Lns (>= 60 Days) 7 Total Participation Lns Delinquent >= 60 Days / Total Participation Deli		1 066 682	1 093 604	2.5	816 588	-25.3	822 475	0.7	1 004 214	22.1
180 to 359 Days Delinquent 30,431 54,007 77.5 54,357 0.6 120,092 120.9 104,681 -12. > = 360 Days Delinquent 9,988 9,486 -5.0 16,572 74.7 35,766 115.8 101,846 184. Total Del Participation Lns (>= 60 Days) 706,902 2,608,670 269.0 1,450,691 -44.4 2,711,372 86.9 6,319,419 133. We Participation Loans Delinquent >= 60 Days / Total Participation 0,48 1.49 210.8 0.84 -43.5 1.52 81.5 3.35 119. COAN LOSSES - PARTICIPATION LENDING 1,790,382 1,828,255 2.1 2,136,694 16.9 2,058,890 -3.6 204,029 -80. The Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 64,618 -3. The Participation Loans Charge Offs - Participation Loans Sharped Offs - Participation Loans Sha				+						
> = 360 Days Delinquent 9,988 9,486 -5.0 16,572 74.7 35,766 115.8 101,846 184.  Total Del Participation Lns (>= 60 Days) 706,902 2,608,670 269.0 1,450,691 -44.4 2,711,372 86.9 6,319,419 133.  #Participation Loans Delinquent >= 60 Days / Total Participation			, ,						-, ,	-12.8
Total Del Participation Lns (>= 60 Days)					· ·					-
## Aparticipation Loans Delinquent >= 60 Days / Total Participation										
		. 11,502	_,==,==,	22.0	.,,301		_,,0.2	200	2,2.2,110	
* Participation Loans Charged Off 1,790,382 1,828,255 2.1 2,136,694 16.9 2,058,890 -3.6 204,029 -80.  * Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 64,618 -3.  * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 139,411 -85.  * Net Charge Offs - Participation Loans 1,150 0,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 139,411 -85.  * Ava Participation Loans 1,15 0,97 -15.8 1,13 16.5 1,10 -2.5 0,15 -86.  Amounts are year-to-date while the related %change ratios are annualized.  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  * Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	Loans	0.48	1.49	210.8	0.84	-43.5	1.52	81.5	3.35	119.5
* Participation Loans Recovered 290,360 265,406 -8.6 175,823 -33.8 133,585 -24.0 64,618 -3.  * NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 139,411 -85.  *%Net Charge Offs - Participation Loans / /Avg Participation Loans   1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.15 -86.  Amounts are year-to-date while the related %change ratios are annualized.  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)   1.15	LOAN LOSSES - PARTICIPATION LENDING									
* NET PARTICIPATION LOAN C/Os 1,500,022 1,562,849 4.2 1,960,871 25.5 1,925,305 -1.8 139,411 -85.  **Net Charge Offs - Participation Loans										
**Net Charge Offs - Participation Loans  / Avg Participation Loans  1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.15 -86.  Amounts are year-to-date while the related %change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.					,					
/Avg Participation Loans 1.15 0.97 -15.8 1.13 16.5 1.10 -2.5 0.15 -86. Amounts are year-to-date while the related %change ratios are annualized. *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) #Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	139,411	-85.5
Amounts are year-to-date while the related %change ratios are annualized.  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		4.15	0.07	45.0	4.40	40.5	4.40	0.5	0.45	00.0
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		1.15	0.97	-15.8	1.13	0.01	1.10	-2.5	0.15	-80.2
Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	,	or no annualizing)								<del></del>
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	·	or no amuanzing)		1						
	- ' '	the delinguessy resetting	requirements for travels	d debt root	ructured (TDP) Issue					
			requirements for trouble	u ueut test	ructureu (TDR) IOBIIS.			10	IndirectAndParticing	ation! ne

	Ke	al Estate Loan Info							
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Cto	to - 'MO' * Typo Inclu	dod: Fode	wally lacured State C	`rodit
reer Group. INA	Count of (	Criteria : CU in Peer Group :		Nation Peer Group:	All Sta	te = INO "Type inclu	dea: reac	erally insured State C	realt
	- Count of t	oo iii i cci Gioup .	147						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Ch
REAL ESTATE LOANS OUTSTANDING:			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,, ,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
First Mortgages									
Fixed Rate > 15 years	890,532,453	839,583,046	-5.7	723,076,281	-13.9	722,944,336	0.0	721,303,595	-0
Fixed Rate 15 years or less	428,073,256	471,395,037	10.1	627,597,280	33.1	733,992,572	17.0	727,147,509	
Other Fixed Rate	15,720,652	18,919,156	20.3	21,826,822	15.4	23,822,320	9.1	22,885,117	
Total Fixed Rate First Mortgages	1,334,326,361	1,329,897,239		1,372,500,383	3.2	1,480,759,228	7.9	1,471,336,221	
Balloon/Hybrid > 5 years	38,194,964	45,107,832	18.1	57.050.209	26.5	86,947,338	52.4	131,563,122	
Balloon/Hybrid 5 years or less	492,494,748	499,279,384	1.4	460,961,352	-7.7	480,477,401	4.2	491,110,257	
Total Balloon/Hybrid First Mortgages	530,689,712	544,387,216		518,011,561	-4.8	567,424,739	9.5	622,673,379	_
Adjustable Rate First Mtgs 1 year or less	60,928,246	63,234,102	3.8	56,837,001	-10.1	54,417,108	-4.3	57,730,695	+
Adjustable Rate First Mtgs >1 year	81,041,310	83,192,246	2.7	84,432,645	1.5	86,663,107	2.6	89,685,307	_
Total Adjustable First Mortgages	141,969,556	146,426,348	3.1	141,269,646	-3.5	141,080,215	-0.1	147,416,002	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,006,985,629	2,020,710,803	0.7	2,031,781,590	0.5	2,189,264,182	7.8	2,241,425,602	
Other Real Estate Loans	2,000,000,020	2,020,710,000	0.7	2,001,701,000	0.0	2,100,204,102	7.0	2,241,420,002	
Closed End Fixed Rate	306,648,425	281,093,806	-8.3	246,013,471	-12.5	239,810,129	-2.5	245,475,005	2
Closed End Adjustable Rate	10,654,249	5,264,562	-50.6	4,411,421	-16.2	1,750,620	-60.3	12,914,301	
Open End Adjustable Rate (HELOC)	536,202,539	539,227,917	0.6	544,563,034	1.0	572,568,702	5.1	581.505.728	
Open End Fixed Rate	28,660,980	27,497,285	-4.1	23,343,338	-15.1	18,773,982	-19.6	19,308,380	
TOTAL OTHER REAL ESTATE OUTSTANDING	882,166,193	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8	859,203,414	+
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,100,629,016	
RE LOAN SUMMARY (FIX, ADJ):	2,009,131,022	2,073,794,373	-0.5	2,030,112,034	-0.0	3,022,107,013	0.0	3,100,029,010	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,372,521,325	1,375,005,071	0.2	1,429,550,592	4.0	1,567,706,566	9.7	1,602,899,343	2
Other RE Fixed Rate	335,309,405	308.591.091	-8.0	269,356,809	-12.7	258,584,111	-4.0	264.783.385	
Total Fixed Rate RE Outstanding	1,707,830,730	1,683,596,162	-1.4	1,698,907,401	0.9	1,826,290,677	7.5	1,867,682,728	
%(Total Fixed Rate RE/Total Assets)	17.50	16.32	-6.8	1,698,907,401	-4.3	1,826,290,677	5.2	1,867,882,728	
%(Total Fixed Rate RE/Total Loans)	28.26	27.45		26.93	-1.9	26.92	0.0	26.59	
76(10tal Fixed Rate RE/10tal Loans)	28.20	27.45	-2.6	20.93	-1.9	20.92	0.0	20.59	-1.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	634.464.304	645,705,732	1.8	602,230,998	-6.7	621,557,616	3.2	638.526.259	2
Other RE Adj Rate	546,856,788	544,492,479	-0.4	548,974,455	0.8	574,319,322	4.6	594,420,029	_
Total Adj Rate RE Outstanding	1,181,321,092	1,190,198,211	0.8	1,151,205,453	-3.3	1,195,876,938	3.9	1,232,946,288	_
Total Auj Rate RE Outstanding	1,101,321,092	1,190,196,211	0.6	1,151,205,455	-3.3	1,195,676,956	3.9	1,232,940,200	3.
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	29,151,415	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3	19,329,682	-3
Outstanding Interest Only & Payment Option Other RE	29,131,413	20,021,420	-11.4	10,331,901	-20.9	20,000,300	9.3	19,329,002	-3
/ LOCs Loans	15,511,523	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9	15,311,913	23
TOTAL Outstanding Interest Only & Payment Option First &	10,011,020	, ,	0.110			,-,-,-,-		,,	
Other RE Loans	44,662,938	36,407,796	-18.5	28,503,515	-21.7	32,444,907	13.8	34,641,595	6
%(Interest Only & Payment Option First & Other RE Loans / Total									
Assets)	0.46	0.35	-22.9	0.26	-25.7	0.29	11.4	0.30	3
%(Interest Only & Payment Option First & Other RE Loans / Net	A A-7	0.45	22.0	0.53	05.0	0.70	0.5	0.00	
Worth) Outstanding Residential Construction (Excluding Business	4.47	3.45	-22.9	2.57	-25.6	2.78	8.5	2.90	4
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,837,821	2,146,326	-24.4	2,206,389	2.8	2,565,243	16.3	1,957,310	-23
Allowance for Loan Losses on all RE Loans	14,571,509	14,965,382	2.7	14.926.112	-0.3	16.023.086	7.3	15,789,089	
* REAL ESTATE LOANS - AMOUNT GRANTED:	1 1,07 1,000	. 1,000,002		,020,112	0.0	10,020,000	7.0	10,100,000	
* First Mortgages									
* Fixed Rate > 15 years	616,301,437	489,763,711	-20.5	858,796,509	75.3	617.829.288	-28.1	173,138,100	-44
* Fixed Rate 15 years or less	383,503,700	373,173,853		630,872,193	69.1	417,823,023	-33.8	89,698,326	+
* Other Fixed Rate	7,059,019	5,077,459		4,480,483	-11.8	10,227,890		543,195	
* Total Fixed Rate First Mortgages	1,006,864,156	868,015,023		1,494,149,185	72.1	1,045,880,201	-30.0	263,379,621	_
* Balloon/Hybrid > 5 years	6,760,724	13,079,059		16,665,906	27.4	31,947,194	91.7	48,295,665	
* Balloon/Hybrid 5 years or less	89,974,088	106,444,170		96,742,278	-9.1	106,879,258	10.5	55,924,016	
* Total Balloon/Hybrid First Mortgages	96,734,812	119,523,229		113,408,184	-5.1	138,826,452	22.4	104,219,681	
* Adjustable Rate First Mtgs 1 year or less	22,100,740	16,893,389		12,538,487	-25.8	11,952,644	-4.7	11,059,429	
* Adjustable Rate First Mtgs >1 year	24,216,094	9,413,850		13,955,389	48.2	15,775,302	13.0	7,195,953	
* Total Adjustable First Mortgages	46,316,834	26,307,239		26,493,876	0.7	27,727,946	4.7	18,255,382	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED				1,634,051,245	61.2			385,854,684	
* Amounts are year-to-date while the related %change ratios are annualized.	1,149,915,802	1,013,845,491	-11.8	1,034,031,243	01.2	1,212,434,599	-25.8	303,034,084	-36
Amounts are year-to-uate write the related %Change ratios are annualized.			1				1		<u></u>

		Real Estate Loan Info	rmation 2	2			1		
Return to cover		For Charter :	N/A						
09/08/2014 CU Name: N/A		Count of CU :							
Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
. ooi oroup.	Count	of CU in Peer Group :		Tanon Too. Croup.	0			induit ou otato or	
		·							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	35,483,182	
* Closed End Adjustable Rate	1,909,946	3,333,251	74.5	1,032,272	-69.0	219,532		2,092,771	
* Open End Adjustable Rate (HELOC)	134,066,286	110,305,261	-17.7	130,288,936	18.1	160,502,847		83,015,799	
* Open End Fixed Rate and Other  * TOTAL OTHER REAL ESTATE GRANTED	3,644,285 189,839,721	3,520,205		2,522,246	-28.3 14.1	1,863,168	-26.1 23.9	1,065,109	14.3 7.8
* TOTAL OTHER REAL ESTATE GRANTED  * TOTAL RE (FIRST AND OTHER) GRANTED	1,339,755,523	159,695,358 1,173,540,849		182,226,945 1,816,278,190	54.8	225,718,227 1,438,152,826		121,656,861 507,511,545	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	38.67	32.78		43.69	33.3	33.16		22.37	
RE LOANS SOLD/SERVICED		<u> </u>							
* First Mortgage R.E. Loans Sold	750,482,209	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0	235,629,312	-43.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.26	64.68		71.99	11.3	68.93	-4.3	61.07	
AMT of Mortgage Servicing Rights	9,335,682	12,120,737	29.8	19,118,028	57.7	25,185,309	31.7	26,047,961	3.4
Outstanding RE Loans Sold But Serviced	1,554,919,924	1,855,548,941	19.3	2,335,297,352	25.9	2,682,648,060	14.9	2,766,640,208	
% (Mortgage Servicing Rights / Net Worth)	0.93	1.15	22.8	1.72	49.9	2.16	25.6	2.18	1.0
MISC. RE LOAN INFORMATION							1		
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,105,721,686	1,093,481,155		1,092,911,659	-0.1	1,143,997,770		1,182,843,006	
R.E. Lns also Mem. Bus. Lns	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	285,215,772	4.9
REVERSE MORTGAGES	0	0	N/A	0	N/A	0	N/A	0	N/A
Federally Insured Home Equity Conversion Mortgage (HECM) Proprietary Reverse Mortgage Products	0			0	N/A	0		0	
Total Reverse Mortgages	0			0	N/A	0		0	
RE LOAN TORS OUTSTANDING			1471	0	14//		14//		14//
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	44,808,185	-8.5
TDR Other RE Loans	N/A	N/A		7,705,228		3,820,262	-50.4	3,595,645	
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652	-11.5	48,403,830	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439	63.8	1,376,176	-63.0
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,719,371	25,744,479		16,360,452	-36.5	20,778,525		20,597,576	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	8,134,440	5,760,955		5,629,243	-2.3	5,603,152	-0.5	9,056,537	
Other R.E. Fixed Rate	4,553,909	4,718,089		2,670,840	-43.4	4,885,290		1,952,749	
Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT >= 60 Days	3,217,607	2,964,551	-7.9 -5.9	2,734,630	-7.8 -30.1	1,936,656	-29.2	1,490,016	
DELINQUENT 30 to 59 Days	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	33,096,878	-0.3
First Mortgage	42,619,780	43,054,182	1.0	34,636,421	-19.6	45,992,736	32.8	12,557,327	-72.7
Other	8,900,334	9,566,009		9,425,144	-1.5	8,385,694	-11.0	6,055,357	
TOTAL DEL RE 30 to 59 Days	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	18,612,684	
TOTAL DEL R.E. LOANS >= 30 Days	93,145,441	91,808,265		71,456,730	-22.2	87,582,053	22.6	51,709,562	
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.22	3.19		2.51	-21.5	2.90	15.6	1.67	-42.5
% R.E. LOANS DQ >= 60 Days	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	1.07	-2.8
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	N/A		4,100,664		9,258,701	125.8	7,194,980	
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		685,667		649,866	-5.2	209,975	
Total TDR First and Other RE Loans Delinquent >= 60 Days % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	N/A	N/A		4,786,331		9,908,567	107.0	7,404,955	-25.3
1st and Other RE	N/A	N/A		8.03		18.78	133.8	15.30	-18.5
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days									
9/ TDP PE I no also Poported as Pusissees I same Delinguis 4 20	N/A	N/A		1,284,800		304,729	-76.3	112,775	-63.0
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Davs / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		56.65		8.20	-85.5	8.19	-0.1
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	•								
* Total 1st Mortgage Lns Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	2,335,113	-69.4
* Total 1st Mortgage Lns Recovered	59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	265,325	-53.1
* NET 1st MORTGAGE LN C/Os	4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426		2,069,788	
** Net Charge Offs - 1st Mortgage Loans	2		40.5		-		405 -		
/ Avg 1st Mortgage Loans	0.22	0.27		0.28	6.3	0.67	135.7	0.19	
* Total Other RE Lns Charged Off  * Total Other RE Lns Recovered	7,712,075	8,140,692		6,547,761	-19.6 66.5	4,843,848	-26.0 2.5	1,682,340	
* NET OTHER RE LN C/Os	427,267 7,284,808	397,418 7,743,274		661,532 5,886,229	-24.0	677,853 4,165,995		285,079 1,397,261	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	7,284,808	0.89		5,886,229	-24.0	4,165,995		1,397,261	
* Amounts are year-to-date and the related % change ratios are annualized.	0.80	0.09	11.1	0.70	21.1	0.50	20.4	0.33	34.3
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
# Means the number is too large to display in the cell	5/								
The NCUA Board approved a regulatory/policy change in May 2012 revising the		uirements for troubled deb	ot restructur	red (TDR) loans.		•			•
This policy change may result in a decline in delinquent loans reported as of Jur	e 2012.							12. R	RELoans 2

	Mam	ber Business Loa	n Inform	ation				1	
Return to cover	werr	For Charter :		ation					
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :	N/A				L	L	
Peer Group: N/A	Count of C	Criteria : U in Peer Group :	Region:	Nation ^ Peer Gro	up: All ^ &	state = 'MO' ^ Type	included	: Federally Insure	d State
	Count or C	o in r cer oroup .	14/4						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
BUSINESS LOANS									<u> </u>
Member Business Loans (NMBLB) 1	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	296,600,740	6.0
Purchased Business Loans or Participations to  Nonmembers (NMBLB) <sup>1</sup>	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	33,503,471	-2.9
Total Business Loans (NMBLB) 1	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	-2.2		
Unfunded Commitments <sup>1</sup>	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5		
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS 1 %(Total Business Loans (NMBLB) Less Unfunded	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	319,422,299	3.9
Commitments/ Total Assets) 1	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.78	0.3
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,760	1.0
Number of Outstanding Purchased Business Loans or	150	190	19.5	190	0.0	150	-16.3	167	5.0
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	159 1,565	1,848	18.1	1,857	0.0	159 1,901	2.4		1.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,500	1,040	10.1	1,007	0.0	1,501	2.7	1,527	1.4
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	9,078,759	
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7		50.4
Non-Farm Residential Property	N/A	88,212,382		101,757,601	15.4	104,953,139	3.1		
Owner Occupied, Non-Farm, Non-Residential Property  Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	85,314,865 78,736,508		83,383,184 78,602,248	-2.3 -0.2	78,599,018 84,682,429	-5.7 7.7		
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7		
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-		200,100,110		270,100,011	0.0	211,020,100	2	200,001,000	0.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	399,058	
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9		
Unsecured Business Loans Unsecured Revolving Lines of Credit (Business Purpose)	N/A N/A	1,033,610 1,902,938		981,695 561,716	-5.0 -70.5	848,316 1,336,528	-13.6 137.9		
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3		
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE		-, -, -		. , .,		, ,		,,.	
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	29	11.5
Number - Farmland	N/A	5		6	20.0	8	33.3		_
Number - Non-Farm Residential Property  Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	784		835	6.5	816	-2.3		
Number - Owner Occupied, Non-Farm, Non-Residential Property  Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	197 235		205 219	4.1 -6.8	252 232	22.9 5.9		+
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3		
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7		
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	266	
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	31	14.8
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	249	5.1
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9		
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD <sup>1</sup>	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3		
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	6,697,222	34.9
DELINQUENCY - MEMBER BUSINESS LOANS 2 30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	2,976,129	-61.8
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4		
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8		
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	731,553	-54.2
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	8,609,350	11.3
MBL DELINQUENCY RATIOS  % MBL > = 30 Days Delinquent	0.00	F 2.1	F4.0	0.00	04.5	5.05	40.0	0.00	20.0
% MBL >= 30 Days Delinquent % MBL >= 60 Days Delinquent (Reportable delinquency)	3.30 2.18	5.01 3.84	51.9 76.3	6.23 3.60	24.5 -6.0	5.05 2.51	-19.0 -30.2	3.63 2.70	
MBL CHARGE-OFFS AND RECOVERIES:	2.10	5.04	10.3	3.60	-0.0	2.51	30.2	2.70	1.2
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	1,036,775	-87.5
*Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	829,162	257.6
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)  MISCELLANEOUS MBL INFORMATION:	N/A	N/A		N/A		0		0	N/A
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	285,215,772	4.9
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165	52.1	3,070,684	
Number of Construction & Development Loans - 723(a)	12	14	16.7	13	-7.1	23	76.9	10	-56.5
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480		1,099,541	-40.6	1,027,708	-6.5		
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36			
Agricultural Related (NMBLB) 1	120,508	1,780,662		1,733,480	-2.6	1,936,556	11.7		
Number of Outstanding Agricultural Related Loans  * Business Loans and Participations Sold	3,236,775	5,197,400	220.0 60.6	3,269,986	-25.0 -37.1	1,449,204	100.0 -55.7	27 860,000	
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-37.1	5,521,111	-33.7		
Number of SBA Loans Outstanding	41	63		53	-15.2	3,321,111			
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year									
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report								1	
This policy change may result in a decline in delinquent loans reported as of June 2012.									13. MBLs

PROPERTY   Process   Pro		Inve	stments, Cash, & Cas	h Fauiva	lents					
Court of Cut   118	Return to cover									
CO Name: NA										
Count of CU in Peer Group: NA										
Dec-2010   Dec-2011   % Chg   Dec-2012   % Chg   Dec-2013   % Chg   Jun-2014   % Chg					Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Feder	rally Insured State Cr	redit
ACS 320 CLASS OF INVESTMENTS	·	Count	of CU in Peer Group :	N/A						
ACS 320 CLASS OF INVESTMENTS			•							
ACS 220 CLASS OF INVESTMENTS  Held to Maturity 1-1 yr  12.599193  11.484.519  8.8  30.337,615  164.7  13.801,346  5-5.6  14.927,830  Held to Maturity 3-5 yrs  82.038,686  82.038,686  82.038,686  83.038,7615  151.1  19.734,6856  115.1  19.735,6866  115.1  19.735,6866		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
Held to Maturity < 1 yr	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
Helid to Maturity 1-3 yrs	ACS 320 CLASS OF INVESTMENTS									
Helid to Marufny 3-5 yrs	Held to Maturity < 1 yr	12,599,193	11,484,519	-8.8			13,801,346	-54.6	14,927,830	8.2
Helid to Maturity 5-10 yrs	Held to Maturity 1-3 yrs	26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	36,756,332	19.8
Helid to Marutiny 3-10 yrs	Held to Maturity 3-5 yrs	82,030,696	68,020,619	-17.1	87,176,299	28.2	80,740,723	-7.4	67,991,043	-15.8
Held to Maturity > 10 yrs	Held to Maturity 5-10 yrs	8,546,551	19,784,565	131.5	17,990,752	-9.1	34,017,836	89.1	28,323,045	-16.7
Held to Maturity > 10 yrs			N/A		N/A		N/A		N/A	
Available for Sale < 1 yr		4.290.914	201.947	-95.3	2.953.677	1.362.6	6.322.666	114.1	4.833.299	-23.6
Available for Sale 1-3 yrs	, ,		,			,				
Available for Sale 1-3 yrs	Available for Sale < 1 vr	230 699 021	296 660 707	28.6	330 214 080	11 3	235 226 369	-28.8	130 090 654	-44.7
Available for Sale 3-5 yrs	·									21.0
Available for Sale 5-10 yrs	·				, ,					10.5
Available for Sale 3-10 yrs	,			+						-10.1
Available for Sale > 10 yrs   20,606,763   34,005,656   65.0   13,408,439   -60.6   18,253,171   36.1   22,618,765	·				,,	41.1		40.4	, ,	-10.1
TOTAL AVAILABLE FÖR SALE  1,511,528,636  1,867,174,678  23.5  1,877,993,381  0.6  1,859,597,079  1.0  1,926,248,035  Trading <1 year  0.0  0.NA	,					60.6		26.1		56.8
Trading <1 year	,									
Trading 1-3 years 0 0 0 N/A	TOTAL AVAILABLE FOR SALE	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,926,248,035	3.6
Trading 3-5 years										
Trading 5-10 years 17,273,001 17,480,229 1.2 18,636,459 6.6 20,675,914 10.9 21,566,027 Trading 3-10 years N/A	<u> </u>					-			-	,
Trading 3-10 years	9 7			<u> </u>						-
Trading > 10 years	Trading 5-10 years		17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3
TOTAL TRADING  17,273,001  17,480,229  1.2  18,636,459  6.6  20,675,914  10.9  21,566,027  Cither Investments < 1 yr  1,045,081,832  1,046,469,486  0.1  1,199,474,817  14.6  969,795,214  -19.1  1,070,648,876  Cither Investments 1-3 yrs  391,244,532  395,849,573  1.2  393,865,501  -0.5  380,316,932  -3.4  392,832,407  Cither Investments 5-10 yrs  53,125,329  82,101,881  54.5  136,238,229  65.9  149,424,803  9.7  140,011,137  Cither Investments 5-10 yrs  25,906,574  29,345,076  13.3  35,775,721  21.9  43,398,889  21.3  45,296,515  Cither Investments > 10 yrs  N/A  N/A  N/A  N/A  Cither Investments > 10 yrs  1,543,963  2,217,389  43.6  1,565,729  -29.4  1,596,828  2.0  1,950,926  TOTAL Other Investments  1,516,902,230  1,555,983,405  2.6  1,766,919,997  13.6  1,544,532,666  12.6  1,544,532,666  12.6  1,560,739,861  MATURITIES:  Total Investments -1 yr  1,288,380,046  1,354,614,712  5.1  1,560,086,512  15.2  1,218,822,929  -21.9  1,215,667,360  Total Investments -3 yrs  940,312,439  1,445,959,316  21.9  1,169,518,639  2.1  835,279,653  -28.6  943,048,574  Total Investments -5 to yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,368,506  39.0  31,920,254  Total Investments -10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,368,506  39.0  31,920,254  Total Investments -10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,368,506  39.0  31,920,254  Total Investments -10 yrs  184,674,550  192,428,585  4.2  249,964,619  29.9  347,368,506  39.0  31,920,254  Total Investments -10 yrs  26,441,640  36,424,992  37.8  17,927,845  -50.8  26,617,2665  46.0  35,402,990  4 Means the number is too large to display in the cell	<u> </u>	N/A	N/A		N/A		N/A		N/A	
Other Investments < 1 yr         1,045,081,832         1,046,469,486         0.1         1,199,474,817         14.6         969,795,214         -19.1         1,070,648,876           Other Investments 1-3 yrs         391,244,532         395,849,573         1.2         393,865,501         -0.5         380,316,932         -3.4         392,824,407           Other Investments 3-5 yrs         53,125,329         82,101,881         54.5         136,238,229         65.9         149,424,803         9.7         140,011,137           Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515           Other Investments 3-10 yrs         NA					•		•		•	N/A
Other Investments 1-3 yrs         391,244,532         395,849,573         1.2         393,865,501         -0.5         380,316,932         -3.4         392,832,407           Other Investments 3-5 yrs         53,125,329         82,101,881         54.5         136,238,229         65.9         149,424,803         9.7         140,011,137           Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515           Other Investments 3-10 yrs         N/A         N/A         N/A         N/A         N/A         N/A         N/A           Other Investments 5-10 yrs         1,543,963         2,217,389         43.6         1,565,729         -29.4         1,596,828         2.0         1,950,926           TOTAL Other Investments         1,516,902,230         1,555,983,405         2.6         1,766,919,997         13.6         1,544,532,666         -12.6         1,650,739,861           MATURITIES:           Total Investments < 1 yr	TOTAL TRADING	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	21,566,027	4.3
Other Investments 3-5 yrs         53,125,329         82,101,881         54.5         136,238,229         65.9         144,424,803         9.7         140,011,137           Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515           Other Investments 3-10 yrs         N/A         N/A         N/A         N/A         N/A         N/A         N/A           Other Investments > 10 yrs         1,543,963         2,217,389         43.6         1,565,729         -29.4         1,596,828         2.0         1,950,926           TOTAL Other Investments         1,516,902,230         1,555,983,405         2.6         1,766,919,997         13.6         1,544,532,666         -12.6         1,650,739,861           MATURITIES:           Total Investments - 1 yr         1,288,380,046         1,354,614,712         5.1         1,560,086,512         15.2         1,218,822,929         -21.9         1,215,667,360           Total Investments 1-3 yrs         940,312,439         1,145,959,316         21.9         1,169,518,639         2.1         835,279,653         -28.6         943,048,574           Total Investments 3-5 yrs         739,711,287         879,502,098         18.9	Other Investments < 1 yr	1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	969,795,214	-19.1	1,070,648,876	10.4
Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515           Other Investments 3-10 yrs         N/A	Other Investments 1-3 yrs	391,244,532	395,849,573	1.2	393,865,501	-0.5	380,316,932	-3.4	392,832,407	3.3
Other Investments 5-10 yrs         25,906,574         29,345,076         13.3         35,775,721         21.9         43,398,889         21.3         45,296,515           Other Investments 3-10 yrs         N/A	Other Investments 3-5 yrs		82,101,881	54.5	136,238,229	65.9	149,424,803	9.7	140,011,137	-6.3
Other Investments 3-10 yrs         N/A         N/A </td <td>Other Investments 5-10 yrs</td> <td></td> <td></td> <td>13.3</td> <td></td> <td>21.9</td> <td></td> <td>21.3</td> <td></td> <td>4.4</td>	Other Investments 5-10 yrs			13.3		21.9		21.3		4.4
TOTAL Other Investments  1,516,902,230 1,555,983,405 2.6 1,766,919,997 13.6 1,544,532,666 -12.6 1,650,739,861  MATURITIES:  Total Investments < 1 yr 1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,822,929 -21.9 1,215,667,360  Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574  Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294  Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254  Total Investments > 10 yrs N/A	Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
MATURITIES :         1,288,380,046         1,354,614,712         5.1         1,560,086,512         15.2         1,218,822,929         -21.9         1,215,667,360           Total Investments 1-3 yrs         940,312,439         1,145,959,316         21.9         1,169,518,639         2.1         835,279,653         -28.6         943,048,574           Total Investments 3-5 yrs         739,711,287         879,502,098         18.9         838,830,184         -4.6         1,162,736,546         38.6         1,238,059,294           Total Investments 5-10 yrs         184,674,550         192,428,585         4.2         249,964,619         29.9         347,368,506         39.0         319,207,254           Total Investments 3-10 yrs         N/A         N/A         N/A         N/A         N/A           Total Investments > 10 yrs         26,441,640         36,424,992         37.8         17,927,845         -50.8         26,172,665         46.0         35,402,990           Total         3,179,519,962         3,608,929,703         13.5         3,836,327,799         6.3         3,590,380,299         -6.4         3,751,385,472	Other Investments > 10 yrs	1,543,963	2,217,389	43.6	1,565,729	-29.4	1,596,828	2.0	1,950,926	22.2
Total Investments < 1 yr  1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,822,929 -21.9 1,215,667,360  Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574  Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294  Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254  Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990  Total # Means the number is too large to display in the cell	TOTAL Other Investments	1,516,902,230	1,555,983,405	2.6	1,766,919,997	13.6	1,544,532,666	-12.6	1,650,739,861	6.9
Total Investments < 1 yr  1,288,380,046 1,354,614,712 5.1 1,560,086,512 15.2 1,218,822,929 -21.9 1,215,667,360  Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574  Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294  Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254  Total Investments 3-10 yrs N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990  Total # Means the number is too large to display in the cell	MATURITIES:									
Total Investments 1-3 yrs 940,312,439 1,145,959,316 21.9 1,169,518,639 2.1 835,279,653 -28.6 943,048,574  Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294  Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254  Total Investments 3-10 yrs N/A		1 288 380 046	1 354 614 712	5.1	1 560 086 512	15.2	1 218 822 929	-21.9	1 215 667 360	-0.3
Total Investments 3-5 yrs 739,711,287 879,502,098 18.9 838,830,184 -4.6 1,162,736,546 38.6 1,238,059,294  Total Investments 5-10 yrs 184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254  Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A  Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990  Total 3,179,519,962 3,608,929,703 13.5 3,836,327,799 6.3 3,590,380,299 -6.4 3,751,385,472  # Means the number is too large to display in the cell	,								, , ,	12.9
Total Investments 5-10 yrs  184,674,550 192,428,585 4.2 249,964,619 29.9 347,368,506 39.0 319,207,254  Total Investments 3-10 yrs N/A N/A N/A N/A N/A N/A N/A N/A Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990  Total # Means the number is too large to display in the cell	·		, , ,						, ,	6.5
Total Investments 3-10 yrs         N/A         N/A </td <td>,</td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-8.1</td>	,		, ,							-8.1
Total Investments > 10 yrs 26,441,640 36,424,992 37.8 17,927,845 -50.8 26,172,665 46.0 35,402,990 <b>Total</b> 3,179,519,962 3,608,929,703 13.5 3,836,327,799 6.3 3,590,380,299 -6.4 3,751,385,472 # Means the number is too large to display in the cell						23.3		33.0		-0.1
Total         3,179,519,962         3,608,929,703         13.5         3,836,327,799         6.3         3,590,380,299         -6.4         3,751,385,472           # Means the number is too large to display in the cell	·					-50.9		46.0		35.3
# Means the number is too large to display in the cell				+						4.5
		3,119,319,302	3,000,929,703	13.5	3,030,321,199	0.3	3,390,300,299	-0.4	3,731,303,472	4.5
	# ivieans the number is too large to display in the cell									l. InvCash

·	1					1			
Return to cover		Other Investment In For Charter :		1					
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count o	Criteria : f CU in Peer Group :		Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	te Credi
	Count o	CO III Feel Gloup.	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Cho
INVESTMENT SUMMARY:								07.007.000	
NCUA Guaranteed Notes (included in US Gov't Obligations)  Total FDIC-Issued Guaranteed Notes	12,591,274 N/A	23,753,888 50,000		35,620,703 5,000	50.0 -90.0	29,312,585		27,887,388	-4.9 N/A
All Other US Government Obligations	N/A	61,156,480		64,363,364	5.2			87,274,782	
TOTAL U.S. GOVERNMENT OBLIGATIONS	107,537,224	84,960,368		99,989,067	17.7	131,537,900		115,162,170	
Agency/GSE Debt Instruments (not backed by mortgages)	834,823,689	, ,.	11.3	891,482,742	-4.1	903,593,825		909,536,293	_
Agency/GSE Mortgage-Backed Securities TOTAL FEDERAL AGENCY SECURITIES	648,695,247 1,483,518,936	958,550,052 1,887,691,974		995,713,210 1,887,195,952	3.9 0.0			1,004,164,157 1,913,700,450	7.3
Securities Issued by States and Political Subdivision in the U.S.	N/A	10,926,890		11,720,048	7.3				
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154		9,321,767	-26.0				N/A
Privately Issued Securities (FCUs only)	0			0	N/A			0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)  TOTAL OTHER MORTGAGE-BACKED SECURITIES	6,668,006 9,201,708			3,659,674 12,981,441	-12.4			2,514,974 2,515,101	-7.5 -7.5
TOTAL OTHER WORTGAGE-BACKED SECORTIES	9,201,700	10,772,440	02.3	12,901,441	-22.6	2,719,448	-79.1	2,515,101	-7.3
Mutual Funds	26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	28,801,983	-2.5
Common Trusts	1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,529,472	-1.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	27,897,090			30,348,241	-0.3		9.1	32,331,455	
Bank Issued FDIC-Guaranteed Bonds MORTGAGE RELATED SECURITIES:	N/A	0		0	N/A	0	N/A	246,267	N/A
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	362,799,426	3.6
Commercial Mortgage Backed Securities	33,983,221	38,100,874		47,849,910	25.6			52,588,677	-4.7
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	IN/A	0	11/7	0	IN/A	0	14/7
Without Embedded Options or Complex Coupon Formulas	0	-		0	N/A	0	-	0	
Securities per 703.12(b)	0	-		0	N/A	0		0	
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under	U	0	N/A	U	N/A	U	N/A	U	N/A
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,181,323,843			3,837,870,621	6.3			3,754,486,809	
Investment Repurchase Agreements Borrowing Repurchase Agreements Placed in Investments	136,621	0	-100.0	0	N/A	0	N/A	0	N/A
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	309,919,137	167,120,029	-46.1	149,005,809	-10.8			114,350,888	
Cash on Deposit in Other Financial Institutions	241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	585,824,232	17.0
CUSO INFORMATION Value of Investments in CUSO	17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	41,990,944	3.3
CUSO loans	6,876,501	5,604,830		856,874	-84.7	406,243		406,243	0.0
Aggregate cash outlays in CUSO	7,735,519		2.5	21,749,309	174.3			23,413,098	
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	14,860,564	14,741,319		37,534,241	154.6		12.5	77,258,027	82.9
Total Capital of Wholly Owned CUSOs  Net Income/Loss of Wholly Owned CUSOs	9,852,313 -142,798		9.3 710.9	25,573,553 4,618,791	137.5 429.5		48.5 -16.4	29,846,613 -297,030	
Total Loans of Wholly Owned CUSOs	N/A	303,645	_	352,700	16.2	388,198		410,761	5.8
Total Delinquency of Wholly Owned CUSOs	0			35,299	152.7	17,033		15,764	-7.
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup> Outstanding Balance of Brokered CDs and Share	0	0	N/A	0	N/A	0	N/A	2,273,448	N/A
Certificates Purchased	191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	181,188,514	8.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16			16	0.0				
Approved Mortgage Seller Borrowing Repurchase Agreements	9			15	66.7				
Brokered Deposits (all deposits acquired through 3rd party)	2			0	-100.0 0.0			3	
Investment Pilot Program	0			0	N/A			0	
Investments Not Authorized by FCU Act (SCU only)	0		+	0	N/A			1	
Deposits and Shares Meeting 703.10(a)	2			0	-100.0			0	
Brokered Certificates of Deposit (investments)  Charitable Donation Accounts	21 N/A	21 N/A		28 N/A	33.3	30 N/A		29	_
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	N/A	N/A		IN/A		N/A		0	
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	N/A	N/A		N/A		N/A		27,885,598	
Other Investments Other Assets	N/A N/A			N/A N/A		N/A N/A		6,519,088 71,393,555	
Total Assets Used to Fund Employee Benefit Plans or Deferred	N/A	N/A		N/A		N/A		11,393,555	
Compensation Agreements	N/A	N/A		N/A		N/A		105,798,241	
1/ Prior to Moroh 21, 2014, this item included investment and	o honofit/dof	enantion plan-							
1/ Prior to March 31, 2014, this item included investments purchased for employe # Means the number is too large to display in the cell	ee benefit/deferred comp	pensation plans.							

	Cunnismental Char	e Information, Off B	alanaa Ci	hoot 9 Parrowings		ī		ı	
Return to cover	Supplemental Shar	For Charter :		neet, & Borrowings					
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Cho
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Accounts Held by Member Government Depositors	7,683,088	703,172	-90.8	723,779	2.9	753,956	4.2	866,817	15.0
Accounts Held by Nonmember Government Depositors	647,541	1,287,186	98.8	1,191,037	-7.5	1,589,289	33.4	3,836,426	141.4
Employee Benefit Member Shares	13,809,274	15,387,205	11.4	17,069,603	10.9	18,132,072	6.2	19,263,970	6.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0		0		0	N/A	0	
Health Savings Accounts	5,344,456	8,281,470	55.0	10,965,154	32.4	14,903,210	35.9		31.7
Dollar Amount of Share Certificates >= \$100,000	441,991,144	452,990,487	2.5	449,928,330	-0.7	461,097,245	2.5		-0.5
Dollar Amount of IRA/Keogh >= \$100,000	303,433,295	321,154,647	5.8	328,644,933	2.3	325,083,662	-1.1	325,837,358	0.2
Dollar Amount of Share Drafts Swept to Regular Shares or	0	0	N/A	7,266,969	N/A	3,891,828	-46.4	0	-100.0
Money Market Accounts Business Share Accounts	N/A	N/A	IN/A	7,200,909 N/A	IN/A	141,965,011	-40.4	164,414,922	15.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		7,582,679		6,943,289	-8.4
SAVING MATURITIES	IN/A	IN/A		IN/A		1,002,019		0,343,209	-0.4
< 1 year	7,368,267,585	7,706,195,423	4.6	8,158,045,777	5.9	8,463,342,565	3.7	8,792,439,605	3.9
1 to 3 years	646,794,591	697,274,110	7.8	703,575,186	0.9	722,705,655	2.7	748,871,584	3.6
> 3 years	355,955,741	423,641,526	19.0	494,472,002	16.7	468,898,102	-5.2	445,374,397	-5.0
Total Shares & Deposits	8,371,017,917	8,827,111,059	5.4	9,356,092,965	6.0		3.2		3.4
INSURANCE COVERAGE IN ADDITION TO NOUSIF	.,. ,. ,.	.,. , .,		.,,		.,,,		.,,,	
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	9	0.0	8	-11.1	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	41,739,204	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9	38,629,178	2.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS									
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		3,808,237		5,912,051	55.2
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		2,558,769		4,532,785	77.1
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		255,089		142,990	-43.9
Nonmember Business Loans NOT Secured by Real Estate	N/A 18.368.390	N/A	40.4	N/A	40.7	55,172	04.5	94,086	70.5
Total Unfunded Commitments for Business Loans Miscellaneous Business Loan Unfunded Commitments (Included In	18,368,390	10,460,748	-43.1	8,505,264	-18.7	6,677,267	-21.5	10,681,912	60.0
Categories Above)									
Agricultural Related Business Loans	N/A	N/A		N/A		38,607		0	-100.0
Construction & Land Development	991,939	1,875,630	89.1	556,238	-70.3	366,440	-34.1	822,703	124.5
Outstanding Letters of Credit	8,693,179	1.058.511	-87.8	80,015	-92.4	0	-100.0	56,224	N/A
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	.,,	,,		,					
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	422,930,851	422,724,272	0.0	409,413,477	-3.1	402,769,345	-1.6		-1.8
Credit Card Line	779,667,644	800,406,629	2.7	846,690,347	5.8	910,503,391	7.5	953,164,476	4.7
Unsecured Share Draft Lines of Credit	130,352,437	114,585,310	-12.1	115,553,199	0.8		0.2	116,348,916	0.5
Overdraft Protection Programs	196,658,539	229,216,412	16.6	239,706,356	4.6		0.0		4.5
Residential Construction Loans-Excluding Business Purpose	635,443	411,574	-35.2	1,094,950	166.0	704,757	-35.6	710,710	3.0
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0		0	N/A	0	N/A
Other Unused Commitments	39,737,926	47,997,334	20.8	53,300,142	11.0	49,224,648	-7.6 3.2		9.9
Total Unfunded Commitments for Non-Business Loans Total Unused Commitments	1,569,982,840	1,615,341,531		1,665,758,471	3.1	1,718,572,301		1,770,270,893	3.0
%(Unused Commitments / Cash & ST Investments)	1,588,351,230	1,625,802,279	2.4	1,674,263,735	3.0		3.0		3.2
Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	114.70 N/A	111.43 1,623,429,708	-2.9	100.18 1,673,842,282	-10.1 3.1	128.85 1,724,277,461	28.6 3.0		4.1 3.3
Unfunded Commitments Committee by Credit Union Unfunded Commitments Through Third Party	N/A N/A	2,372,571		1,673,842,282	-82.2	972,107	130.7	1,780,512,175	-54.7
Loans Transferred with Recourse 1	115,433,908	147,841,666	28.1	155,461,938	5.2	165,207,539	6.3	171,204,941	3.6
Pending Bond Claims	170,181	271,902	59.8	247,011	-9.2	261,965	6.1	171,204,941	-42.6
Other Contingent Liabilities	597,917	591,717	-1.0	698,363	18.0		3.1	911,852	26.6
CREDIT AND BORROWING ARRANGEMENTS:	557,817	551,717	1.0	000,000	10.0	720,071	5.1	311,032	20.0
Num FHLB Members	21	22	4.8	24	9.1	26	8.3	27	3.8
LINES OF CREDIT (Borrowing)	2.1	22	0	24	0.1	20	3.0	2,1	5.0
Total Credit Lines	1,553,164,660	1,506,357,628	-3.0	1,521,281,448	1.0	1,536,947,893	1.0	1,681,368,813	9.4
Total Committed Credit Lines	18,470,000	32,157,202	74.1	28,008,001	-12.9	387,263,166		378,045,401	-2.4
Total Credit Lines at Corporate Credit Unions	326,500,380	232,852,502	-28.7	297,143,503	27.6		-5.8		
Draws Against Lines of Credit	19,261,035	11,439,365	-40.6	5,438,248	-52.5	3,117,651	-42.7	879,718	-71.8
BORROWINGS OUTSTANDING FROM CORPORATE	., . ,	,,		.,,		., ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		.,,,,,	
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	3,039,178	3,409,680	12.2	438,248	-87.1	2,226,350	408.0		-78.5
Term Borrowings Outstanding from Corporate Cus	12,000,000	7,000,000	-41.7	5,000,000	-28.6	0	-100.0	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	623,965,585	649,604,988	4.1	723,556,969	11.4	909,178,493	25.7	921,188,086	1.3
Amount of Borrowings Subject to Early Repayment at	104 457 000	90 000 000	45.0	53.000.000	20.1	40,000,000	75.5	10.000.000	00.5
Lenders Option Uninsured Secondary Capital <sup>2</sup>	101,157,000	86,000,000	-15.0	,,	-38.4	13,000,000	-75.5	-,,	-23.1
	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell  Included MBL construction and land development prior to 03/31/09.									

Per Charter: WA		Miscella	neous Information, Pr	ograms.	Services					
Section   Count of Cult   Test	Return to cover	Misociia			Cervices					
Proceedings   Processing   Pr	09/08/2014									
MASSES RIP   Dec 2010   Dec 2011   Schop   Dec 2012   Schop   Dec 2013   Dec 2013   Schop   Dec 2013   Sch										
Dec.2019   Dec.2011   V.Chg	Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
MEMBERSHIP:		Count	of CU in Peer Group :	N/A						
MEMBERSHIP:										
Name Current Members		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
Num Part Time Control Membras	-									
S. Current Members to Potential Members   4.44   4.39   1.72   4.48   2.0   4.29   4.4   3.39   1.72   2.80   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.50   3.10   3.										
***Morehophic Growth										
Total Nor-Savings Acets  ### Company Company Acets   1										
SMIN Field Time Persposes   3,07   3,142   2,3   3,269   47   3,369   24   3,395   50   50   50   50   50   50   50	•									
Num Full-Time Entrolyses	U U	2,267,742	2,338,371	3.1	2,397,741	2.5	2,460,159	2.6	2,503,599	1.8
Norm Part Time Employees										
BRANCHES	. ,									0.8
Name of CU Branches		422	410	-2.8	419	2.2	431	2.9	455	5.6
Num of US Reporting Shared Stranches   27										
Piers to add new branches or expand existing facilities   1   11   1,000   13   182   13   0.0   11   -15.										
MISCELLAREOUS LOAN INFORMATION:										
"Total Announ of Loans Granted YTD"   2,760,548,712   2,828,157,187   2,4   3,574,516,768   26.4   3,446,856,227   3.6   1,556,640,029   -9. "Total Short-Fram, Small Annount (STS) Loans Granted Year to Date   0		1	11	1,000.0	13	18.2	13	0.0	11	-15.4
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCLUs ChM) **  **MEMBERS SERVICE AND PRODUCT OFFERINGS**  **Cleded Procrams**  **Cleded P										
FECUS ONN   O N/A O N/		2,760,548,712	2,828,157,187	2.4	3,574,516,768	26.4	3,446,856,227	-3.6	1,556,640,029	-9.7
MEMBERS SERVICE AND PRODUCT OFFERNOS (Credit Programs):  Business Loans 22 2 22 0.0 33 45.5 20 -9.4 33 31 33 21 12 25 8. 20		^	•	NI/A		NI/A	•	NI/A	^	NI/A
Credit Procrams :		0	0	N/A	0	IN/A	0	N/A	0	N/A
Beunes Loans   22   22   0.0   32   45.5   29   9.4   33   31.5   Critical Bulletor   15   17   13.3   11.8   23   21.1   25   28.5   29   10.0   30   30.0										
Tredit Builder		22	າາ	0.0	32	45.5	20	-Q /	33	13.8
Debt Cencellation/Suspension										
Direct Financing Leases   1										
Indirect Dissiness Loans   6										
Indirect Consumer Loans   31   30   32   34   13.3   35   2.9   36   2.1	·									
Indirect Mongage Loans   9   9   9   00   10   111   1   9   -10.0   9   0.0										_
Interest Dolly or Payment Option 1st Mortgage Loans   5   5   0.0   7   40.0   11   57.1   10   9.0										
Micro Dissines Loans	0 0									
Micro Consumer Loans	, , ,									
Overdraft Lines of Credit   64   66   3.1   64   -3.0   64   0.0   64   0.0										
Overstate Protection										
Participation Loans  30 32 6.7 38 18.8 41 7.9 42 2. Party Day Loans  12 13 3.3 15 15.4 15 0.0 16 6. Real Estate Loans  76 75 -1.3 8.4 12.0 85 1.2 85 0.0 Relund Anticipation Loans  77 75 -1.3 8.4 12.0 85 1.2 85 0.0 Relund Anticipation Loans  2 2 2 0.0 2										
Pay Day Loans										
Real Estate Loans	·									
Refund Anticipation Loans	• •									
Risk Based Loans										
Share Secured Credit Cards  Share Secured Credit Cards  O	·									
Short-Term, Small Amount Loans (STS)  0 0 0 N/A										
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
Comparison   September   Carlo Program   September		Ü	U	IN/A	U	N/A	U	IN/A	U	N/A
ATM/Debit Card Program										
Business Share Accounts		90	01	2.2	00	2.2	00	0.0	97	11
Check Cashing 64 64 64 0.0 62 -3.1 62 0.0 62 0.1 65	-									
First Time Homebuyer Program  9 11 22.2 12 9.1 13 8.3 13 0.0 Health Savings Accounts 10 10 10 0.0 11 10.0 11 0.0 1										
Health Savings Accounts  10 10 0.0 11 10.0 11 0.0 1	Ţ.									
Individual Development Accounts 2 2 0.0 2 0.0 2 0.0 2 0.0 2 0.0 2 0.0 1 1 50.0 1 0.0 1 1 50.0										
In-School Branches 2 2 0.0 2 0.0 1 -50.0 1 0.1   Insurance/Investment Sales 3 0 0.0 33 10.0 33 0.0 35 6.   International Remittances 1 11 12 9.1 12 0.0 17.   International Remittances 1 70 71 1.4 83 16.9 84 1.2 84 0.1   Investment Sales 7 70 71 1.4 83 16.9 84 1.2 84 0.1   Investment Sales 8 1.2 84 0.1   International Remittances Originated YTD N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A N/A N/A 1,975 813 -17.   International Remittances Originated YTD N/A	ŭ									
Insurance/Investment Sales 30 30 0.0 33 10.0 33 0.0 35 6. International Remittances 111 12 9.1 12 0.0 17 41.7 20 17.  Low Cost Wire Transfers 70 71 1.4 83 16.9 84 1.2 84 0.0  **Number of International Remittances Originated YTD N/A N/A N/A N/A 1,975 813 -17.  **MERGERS/ACQUISITIONS:										
International Remittances										
Low Cost Wire Transfers 70 71 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84 1.2 84 0.0 11 1.4 83 16.9 84 1.2 84										
**Number of International Remittances Originated YTD N/A N/A N/A N/A 1,975 813 -17.  MERGERS/ACQUISITIONS:  Completed Merger/Acquisition Qualifying for 2 2 0.0 4 100.0 4 0.0 4 0.0 4 0.0 Adjusted Retained Earnings Obtained through  Business Combinations 2,741,933 2,741,933 0.0 240,651 -91.2 305,438 26.9 839,126 174.  Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 22,711,522 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.5 23,480,262 -10.8 Amount is year-to-date and the related % change ratio is annualized.										
MERGERS/ACQUISITIONS:   Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)   2   2   0.0   4   100.0   4   0.0   4   0.1   4   0				1.4		10.9				
Completed Merger/Acquisition Qualifying for  Business Combo Acctng (FAS 141R)  2 2 0.0 4 100.0 4 0.0 4 0.0  Adjusted Retained Earnings Obtained through  Business Combinations  2,741,933 2,741,933 0.0 240,651 -91.2 305,438 26.9 839,126 174.  Fixed Assets - Capital & Operating Leases  Aggregate of Future Capital and Operating Lease Pmts  on Fixed Assets (not discounted to PV)  22,711,522 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.5 23,480,262 -10.4  *Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.	Ŭ	N/A	N/A		N/A		1,975		813	-17.7
Business Combo Acctng (FAS 141R) 2 2 0.0 4 100.0 4 0.0 4 0.0 4 0.1 Adjusted Retained Earnings Obtained through Business Combinations 2,741,933 2,741,933 0.0 240,651 -91.2 305,438 26.9 839,126 174.  Fixed Assets - Capital & Operating Lease Naggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 22,711,522 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.5 23,480,262 -10.1 Annualization factor: March = 4', June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.										<del>                                     </del>
Adjusted Retained Earnings Obtained through  Business Combinations  2,741,933 2,741,933 0.0 240,651 -91.2 305,438 26.9 839,126 174.  Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 22,711,522 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.5 23,480,262 -10.6  Amount is year-to-date and the related % change ratio is annualized.		2	2	0.0	4	100.0	4	0.0	4	0.0
Business Combinations   2,741,933   2,741,933   0.0   240,651   -91.2   305,438   26.9   839,126   174.				5.0	7	. 50.0	7	0.0		0.0
Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts On Fixed Assets (not discounted to PV) 22,711,522 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.5 23,480,262 -10.6 -10.7		2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	839,126	174.7
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 22,711,522 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.5 23,480,262 -10.6 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Amount is year-to-date and the related % change ratio is annualized.	Fixed Assets - Capital & Operating Leases								·	
*Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.	Aggregate of Future Capital and Operating Lease Pmts									
** Amount is year-to-date and the related % change ratio is annualized.		22,711,522	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5	23,480,262	-10.8
	* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
	** Amount is year-to-date and the related % change ratio is annualized.									
	# Means the number is too large to display in the cell								17.MiscInfo∆n	dServices

	Inform	ation System	e & Toch	nology	_		1		
Return to cover	IIIIOIII	For Charter :		nology					
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	All * State = 'M	O' * Type	Included: Fe	derally
•	Count of CU in						,		
		·							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
					Ť				
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	73	68	-6.8	66	-2.9	63	-4.5	62	-1.6
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	51	2.0
CU Developed In-House System	1	1	0.0	0	-100.0	0	N/A	0	N/A
Other	5	4	-20.0	4		4	0.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72	_	71	-1.4	70	-1.4	69	-1.4
Automatic Teller Machine (ATM)	82	82				85	0.0	84	-1.2
Kiosk	6			6		7	16.7	7	0.0
Mobile Banking	12	16		_		38	31.0	44	15.8
Other	4	4				3	50.0	2	-33.3
Services Offered Electronically			0.0	_	00.0	-	00.0		00.0
Member Application	34	36	5.9	40	11.1	39	-2.5	40	2.6
New Loan	45	44	-2.2	46		48	4.3	48	0.0
Account Balance Inquiry	89	90		90		91	1.1	91	0.0
Share Draft Orders	63	63	0.0	63		65	3.2	66	1.5
New Share Account	21	21	0.0	23		24	4.3	25	4.2
Loan Payments	84	85	1.2	82		83	1.2	83	0.0
Account Aggregation	12	12		13		15	15.4	16	6.7
Internet Access Services	23	25	8.7	26		28	7.7	28	0.0
e-Statements	73	74	1.4		4.0	80	3.9	80	0.0
External Account Transfers	15	18		77		26	18.2	27	
View Account History	91			22	22.2 -1.1		0.0		3.8 0.0
Merchandise Purchase		92		91		91	0.0	91	
	5					5		5	0.0
Merchant Processing Services Remote Deposit Capture	4	_		6		6	0.0	6	0.0
	5	6		10		14	40.0	15	7.1
Share Account Transfers	86	89	3.5	88		89	1.1	89	0.0
Bill Payment	64	67	4.7	68		71	4.4	72	1.4
Download Account History	76	77	1.3	75	_	77	2.7	78	1.3
Electronic Cash	5	5				5	25.0	5	0.0
Electronic Signature Authentication/Certification	2	3	50.0	3		6	100.0	9	50.0
Mobile Payments	N/A	N/A		N/A		7		14	100.0
Type of World Wide Website Address									
Informational	12	11	-8.3		0.0	11	0.0	11	0.0
Interactive	8	8		3		2	-33.3	3	50.0
Transactional	80	83		86		88	2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	6.7	479,889	-	533,875	11.2	558,746	4.7
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0			0	-	0	N/A	0	N/A
Interactive	0			0		0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.0
									18.IS&T

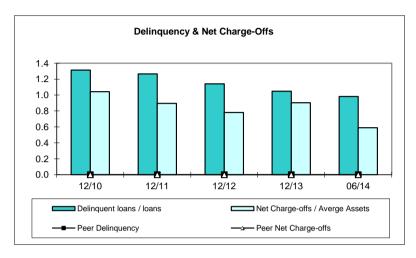
Return to cover

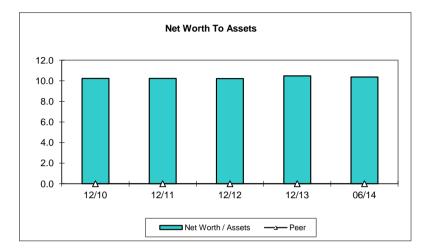
09/08/2014

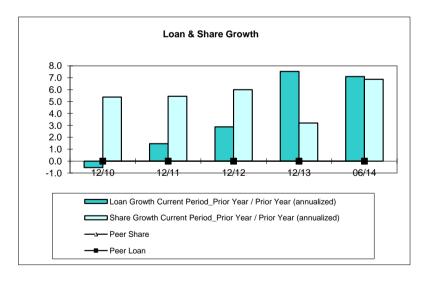
CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 118 Asset Range: N/A

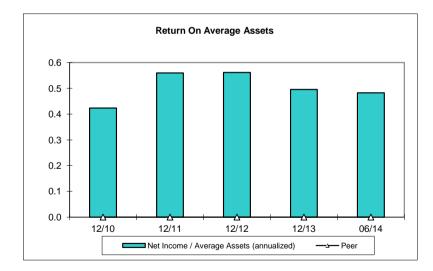
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 09/08/2014 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A

